

Delivering
what people
**need to be their
healthiest.**



Changing Health. Changing Lives. Changing Africa.

At Hollard Health, we believe that improving the health of Africa's people is the most powerful way to unlock the continent's full potential.

We don't just offer health insurance



We deliver smart, human-centred solutions that empower individuals, support employers, and strengthen healthcare systems across Africa.

We combine world-class technology with deep local insight,

offering tools that are easy to use, globally benchmarked, and custom built for the realities of life on this continent.

From essential health screenings to digital health journeys and proactive wellbeing support, we help people take control of their health, before issues arise.

And when things do go wrong, we're by your side, giving you fast, reliable access to quality care, trusted providers, and the support of real people who care.



A Collaborative Model for a Healthier Africa



Partnerships with Purpose

Our model is grounded in **collaboration**, powered by **partnerships** with global leaders like AXA and Henner, and delivered with heart. We work hand-in-hand with employers, local insurers, and healthcare professionals to ensure that every stakeholder wins — healthier people, stronger businesses, and a thriving continent.



We Do Health with Heart

We treat every person with **care** and **dignity**, and we're there when it matters most. We challenge the norm, reimagine what's possible, and always seek a better way — putting your needs, hopes, and concerns at the heart of everything we do.



We are of Africa, for Africa

Born in Africa and built for her future, Hollard Health is more than insurance — it's a movement toward a healthier, more hopeful tomorrow.

Your Health Reimagined

1

Preventative Care that changes the game

- Proactive health support that puts you in control
- Your first line of defence, built into every plan

2

Modular by design, human at heart

- Flexible health benefits, built on real human needs

3

Locally admitted, globally supported

- Rooted in your region, backed by international expertise
- Care that meets local regulations — and global expectations

4

Service that sets us apart

- We respond like your health depends on it — because it does
- Service that sees you, hears you, and gets it done

5

A Wellness Coach at your fingertips

- Helping you stay on track, one small change at a time
- Empowering your health journey with every step

Your personal trainer and health coach in one app.

HealthMov is a cutting-edge app for all members, putting a personal trainer and health coach right in your pocket. Take charge of your health — on your terms.



Track Your Health in Seconds

- Snap a 30-second selfie for key metrics
- Cardiovascular risk, heart rate variability, blood pressure, vascular capacity
- Stress index, facial skin age, sleep & mindfulness scores
- Calorie tracking and nutrition insights



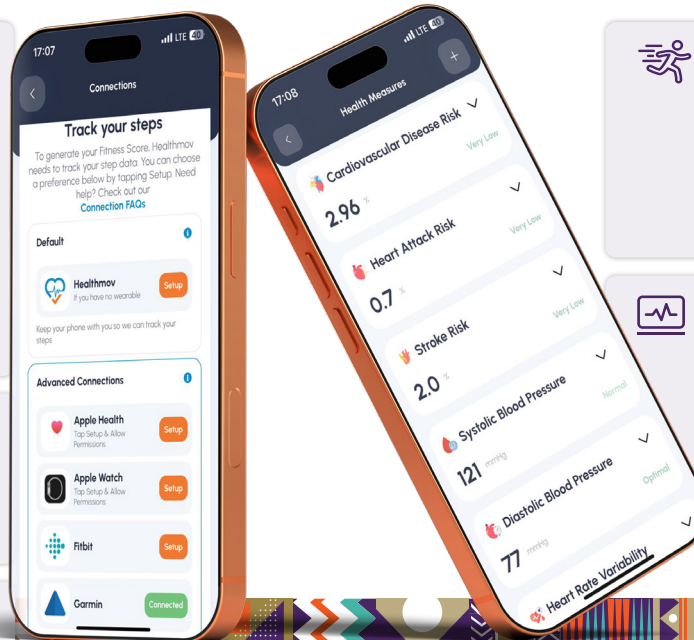
24/7 Health Coaching

- AI-enabled Health & Wellbeing coach
- Personalized tips to boost your HealthMov score



Earn Rewards

- Small daily changes = big rewards
- Redeem vouchers from top partners



Join Challenges

- Set, track, and crush your goals
- Join or create group challenges
- Celebrate achievements and earn rewards



Employee Wellbeing Insights

- Aggregated results power a dashboard on wellness
- Data-driven guidance to target the interventions that matter
- Drive healthier, more engaged teams

With Hollard Health everyone has access to
Telehealth and Second Medical Opinion

The advantages of Telehealth service for Hollard members

- Unlimited access to a team of qualified doctors available 24/7
- Video consultation in an entirely secure and confidential environment thanks to the Hollard-Teladoc platform available via the Hollard member portal
- Appointment scheduling service or call-back for emergencies
- Avoid waiting time and travel to a doctor's office

GP Consultation

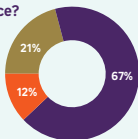
- Access to medical advice and guidance by a qualified doctor in English, Portuguese, French and more
- Get a medical prescription (except if the local legislation does not allow it in the respective country)

2/3 of the patients stayed at home after the consultation

What would you have done if you had not used this service?

Would you go to the Emergency Room

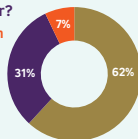
Would you go to the doctor
Would you stay at home



What did you actually do after the call with our doctor?

Gone to Emergency Room

Gone to the doctor
Stayed at home



The advantages of Second Medical Opinion service for Hollard members

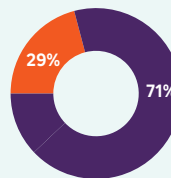
- Analysis of medical records, images and test results
- Confirm diagnoses accuracy and treatment plans
- To provide a medical protocol for the patient and their physician/medical team
- To obtain reassurance and support when seeking treatment

1/2 of the cases included a change in the suggested treatment

Cases with change in Diagnosis

Yes

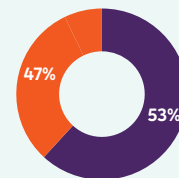
No



Cases with change in Treatment

Yes

No



Benefits Overview

All the limits reflected are the amount up to which payment will be made. The values apply per insured person, per Insurance year.

Step 1 Basic	Option 1	Option 2	Option 3	Option 4	Option 5
Annual maximum benefit	\$75,000	\$200,000	\$750,000	\$3,000,000	\$10,000,000
Inpatient					
Hospital room & board	Standard private room				
Intensive care unit					
Doctor's fees Surgeons, anaesthetists, any other specialist doctors					
Surgery - Including day surgery					
Routine childbirth *					
Maternity complications * During pregnancy, Non-elective caesarean, Surgery following a complicated birth					
Sterilisation					
Organ transplant					
Operating theatre					
Hospital supplies & service Nursing, prescribed drugs, Dressings, splints & plaster casts					
Diagnostic tests Includes pathology tests, laboratory tests, radiology, MRI, CT & PET scans					
Physiotherapy, speech & occupational therapy					
Ambulance to nearest hospital Domestic road ambulance services to and/or from the hospital	Paid in full				
Surgical & medical appliances An artificial limb, prosthesis, appliance or device					
Elective caesarean *					
Convalescence & rehabilitation					
Home nursing					
Psychiatric care					
Hospital cash benefit Daily allowance when room, board & treatment are received free of charge					
Parental accommodation					
Condition management					
Cancer, Kidney failure, Chronic conditions, inc HIV & Aids *					
Palliative treatment					
Wellness & preventative care					
1 x Routine adult physical examination	Paid in full				
Pap smear, Mammogram, Prostate screening, Hearing test, & Well child developmental tests					
Vaccinations for children and Adults Routine immunisations & vaccines required when travelling.					
Emergency transport and out of country care					

Transport	Paid in full				
Road & air ambulance & commercial flight incl a close family member	Up to \$200 per day for a maximum of				
Additional accommodation costs					
Reimbursement of the insured person & accompanying close	7 days	14 days	21 days	28 days	35 days
Early return assistance	Paid in full				
Expats return-to-home transport costs, if a close family member dies or has a life threatening illness					
Death assistance	Paid in full				
Repatriation of mortal remains					
Emergency out of area cover	Covered for a maximum of				
	Up to \$35,000 14 days per trip	Up to \$50,000 21 days per trip	Up to \$100,000 28 days per trip	Paid in full 35 days per trip	
Step 2 Enhanced	Option 1	Option 2	Option 3	Option 4	Option 5
Annual maximum benefit	\$1,500	\$2,500	\$4,000	\$6,000	Paid in full
Outpatient					
Doctor's fees	Paid in full				
General practitioners & Specialist doctors					
Diagnostic tests					
Pathology & laboratory tests, radiology, MRI, CT & PET scans					
Prenatal Care	Not covered				
Routine check-ups & screening					
Alternative Medicine Practitioner				Paid in full	
Chiropractor, Osteopath, Acupuncturists, Homeopath, Ayurvedic					
Surgical and/or medical appliances	\$500	\$1,000	\$1,500	Paid in full	
Orthopedic devices, hearing aids, wheelchairs, hospital bed, standing frame Rollator, special bra following breast amputation, wig, CPAP Machine					
Physiotherapy	10 sessions				
Prescription drugs	\$500	\$1,000	\$1,500	Paid in full	
Dental treatment following injury	\$500	\$1,000	\$1,500	\$2,000	\$2,500
Psychiatric care	\$500	\$500	\$1,000	\$1,500	\$1,500
Additional Therapies	Not covered			50% reimbursed up to \$1,500	
Ergotherapy, Occupational therapy, Logopaedics, Speech therapy					
Infertility treatment *	Not covered				50% paid up to \$15,000 per insurance year & \$7,500 per fertilisation attempt
Diagnosis & treatment					
Step 3 Complete	Option 1	Option 2	Option 3	Option 4	Option 5
Dental Treatment					
Annual maximum benefit	\$500	\$750	\$1,500	\$3,000	\$4,500
Investigative & preventative dental treatment	Paid in full				
Basic restorative & minor periodontal treatment	Paid in full				
Major restorative & major periodontal treatment *	50% reimbursement				
Vision Care					
One eye examination per insurance year	Paid in full				
Ophthalmological care	\$100	\$150	\$300	\$450	\$600
Lenses to correct vision, eyeglass frames, prescription sunglasses					

* Waiting periods may be applied to these benefits when full medical underwriting is required.

This is a redacted version of our Benefits Overview, please contact us if you would like our comprehensive brochure.

You can choose if you want only Step 1 which will give you our “Basic Plan.” Thereafter you can decide if you would like to add Step 2 and have the “Enhanced Plan” and finally you could add all 3 steps and so have our “Complete Plan.” Within each step you can choose the option that you require. In case it was not clear, **you cannot skip a step** but **you can mix and match** your options.

Area of Cover



Area 1

Africa & India

Area 2

Africa, India and Europe

Area 3

Worldwide
(excl. the USA)

Area 4

Worldwide



Our Service Promise

ACTIVITY	KPI	TARGET
Claims paid to members	Average TAT between date of receipt of claim and date of claim validation	5 days
Guarantee	Average TAT from request to the issuing of the GOP	5 days
E-mails	Average TAT from receiving to answering the email	2 days
Calls	Call abandonment rate % of calls answered within 15 seconds	$\leq 3\%$ 80%
Complaints	Average TAT from when we receive the complaint to the closing of it	90% <5days
Movements	Average TAT from request to processing of the movement	5 days

Toll-free or Local numbers

We are also proud of our evergrowing list of local phone numbers available for members. This means our members can reach out to us from the country they live in or may be visiting, in the most reliable and cost-effective way possible. We already have **20 local lines** as well as back-up WhatsApp lines.

Everyone Has A Role to Play

By pulling together the best that everyone has to offer, we bring you:

- world-class service
- legal compliance
- local know-how,

all put together with our **customers at the center** of all we do.

Local Insurer

- Insurer of reference
- Sort regulatory compliance
- Pay local taxes
- Physical presence and knowledge
- Local sales and account management

Holland Health International (a protected cell within Manzillo Insurance (PCC) Ltd)

- Reinsurer to Local Insurers
- On some expat programs the insurer of reference

AXA PPP Healthcare Limited

- Reinsurer to HHI
- Development of commercial opportunities in Eastern and Southern Africa
- Support to pricing and technical underwriting

Holland Health (Pty) Ltd

- Pan African Sales
- Account Management
- Pricing and technical underwriting
- Billing and credit control
- Broker commission calcs and recons
- Product design
- Membership movements

Henner SAS

- Manage the 24/7/365 member engagements
- Web portal and App
- Telehealth and 2nd Medical Opinion
- Administer claims
- Manage network and the evacuation provider

HealthMov

- Creator of the HealthMov App
- Manage the rewards providers and manage the health dashboards



Our Footprint



Hollard. Botswana
Mozambique
Namibia
South Africa
Zambia



Ghana



Kenya
Uganda



Mauritius



Nigeria



Tanzania



Zimbabwe

