Risk Benefit Solutions (Pty) Ltd
Financial Services Provider Licence No. 4903
Cape Town

Renasa Insurance Company Limited
Financial Services Provider Licence No. 15491
Head Office

IVP POLICY SCHEDULE

POLICYHOLDER DETAILS

The Insured	:	**BLACKHOUND ENTERPRISES (PTY) LTD**
Address details	:	Postal: Unit 10, The Network 19 Cactus Road FAIRVIEW PORT ELIZABETH 6070 Physical: Unit 10, The Network 19 Cactus Road FAIRVIEW PORT ELIZABETH 6070
Contact details	:	Cell 072 799 9597
	:	E-mail hannes@blackhoundenterprises.com
Registration No.	:	2020/784683/07
VAT Number	:	N/A
Business Description	:	Architectural Technologist
Intermediary	:	**INDEPENDENT BROKER ADMINISTRATION (PTY) LTD**
Agency Number	:	

POLICY DETAILS

Insurer	:	**RENASA INSURANCE COMPANY LIMITED**
Policy type	:	**IVP**
Policy number (Broker)	:	**IVP-0079789**
Additional Reference	:	RBS171924
Type of Contract	:	**MONTHLY**
Period of insurance	:	(A) 01/07/2025 to 31/07/2025, and renewing monthly thereafter. (B) Any subsequent period for which the Company agrees to renew this policy or any section thereof.
Original Inception Date	:	01/07/2025
Review date	:	01/07/2026
Territorial Limits	:	
Payment method	:	Debit Order
Debit / Strike Date	:	1st day of each month, or nearest working day thereafter.

AUTHORISED SIGNATORY

Signed at : CAPE TOWN

Date Printed : 25/06/2025

(On Behalf of the Company)

IMPORTANT INTERMEDIARY CONTACT NUMBERS

Details of contact persons that will assist you at the Intermediary

Enquiry	Department	Name	Contact number	Email address
1. Accounts Executive	:	Lindy Scheepers	+27 41 585 9933	
2. Policy Enquiries	: Underwriting	Independent Broker Administration (Pty) Ltd	021 443 4400	info@rbs.co.za
3. Financial Enquiries	: Accounts	Please contact the Intermediary's office and request for the Accounts Department		

DETAILS OF INSURER

Company : **RENASA INSURANCE COMPANY LIMITED**
Postal Address : P.O. Box 412072
Craighall
Johannesburg
2024

Physical Address : Auto & General Park 1 Telesure Lane
Riverglen
Dainfern
2191

Contact Details : Tel + 27 (0)11 380 3080
: Fax + 27 (0)11 380 3088
: E-mail info@renasa.co.za
: Website www.renasa.co.za

Registration No. : 1998/000916/06
VAT Number : 4290173253
Authorised Financial Services Provider : Licence Number 15491

DETAILS OF ADMINISTRATOR

Company : **INDEPENDENT BROKER ADMINISTRATION (PTY) LTD (CAPE TOWN)**
Postal Address : P.O. Box 449
CAPE TOWN
8000

Physical Address : 1st Floor Soho on Strand
CAPE TOWN
8001

Contact Details : Work 021 443 4400
: Fax 021 443 4444
: E-mail info@rbs.co.za
: Website www.rbs.co.za

Registration No. : 2000/017256/07
VAT Number : 4120192630
Authorised Financial Services Provider : Licence Number 22229

PREMIUM SCHEDULE AND INDEX OF COVER

POLICY SECTIONS AVAILABLE	SECTION Included	SASRIA Cover	Sum Insured	PREMIUM	
				Prorata/Adjustment	Monthly
1 IVP	YES	NO	R 220 000	R -	R 151.32

Total Premium	R -	R 151.32
Total Fees	R -	R -
Insurance Payment	R -	R 151.32
Sasria	R -	R -
Sasria Shortfall	R -	R -
Total (15% VAT Incl)	R -	R 151.32

NOTE TO POLICYHOLDER

Policy Schedule

This Policy Schedule becomes a tax invoice after inception of the cover, when payment of the amount due has been made. All Premiums and Fees are VAT inclusive; the TOTAL includes VAT of R19.74 and Commission of R18.92.

In terms of BGR14 issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.
Insured amounts are inclusive of VAT. Excesses are not subject to VAT.

Where a premium field above (or within the content of this schedule) does not have a premium included or where cover is not specifically stated as being included, cover for this particular class of risk is not in force. If cover, or a quotation, for this excluded class of risk extension to cover is required please request this from the Intermediary in writing.

It is important that these documents be carefully checked to ensure that they meet with your full approval. The content of this schedule and the applicable policy wording will be the basis upon which any claim arising in the future will be settled.

All Sums Insured/Limits of Indemnity/Compensation specified within this Policy Schedule are inclusive of (15% VAT Incl).

This Schedule forms an integral part of your policy and must be read together with the policy wording.

IVP

Insurance Cover Details

			Indemnity Limit	Premium
Item Reference	:	IVP0006		
RISK ADDRESS	:	UNIT 10, THE NETWORK, 19 CACTUS ROAD, FAIRVIEW, PORT ELIZABETH, 6070		
VEHICLE DETAILS				
Make	:	**AUDI**	220 000	151.32
Model	:	**A1 SPORTBACK 1.0T FSi S (25 TFSi)**		
Year	:	2016		
Valuation Method	:	Retail		
M&M Code	:	04025050		
Registration Number	:	HRF858EC		
Engine Number	:	CHZ054615		
VIN Number	:	WAUZZZ8X3GB054164		
Cubic Capacity	:	998		
COVER DETAILS				
Sasria Cover	:	No		-
Type of Use	:	Commercial		
New Car	:	No		
VEHICLE SECURITY				
Device Serial Number	:			
Installation Date	:	01-01-1900		
VSS Approved	:	No		
		TOTAL		151.32

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS

INTERMEDIARY SERVICES ACT NO.37 2002 FAIS & NON-LIFE INSURANCE ACT
IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(This notice does not form part of the Insurance Contract)

As a Non-Life insurance policyholder, or prospective policyholder, you have the right to the following information :

ABOUT THE INTERMEDIARY (INSURANCE BROKERAGE)

Business Name : Risk Benefit Solutions (Pty) Ltd
Physical Address : 1st Floor Soho on Strand, 128 Strand Street, Cape Town, 8001
Postal Address : P.O. Box 449, Cape Town, 8000
Telephone : 021 443 4400 Fax : 021 443 4444
Web : www.rbs.co.za Email : info@rbs.co.za
Registration Number : 1999/021199/07
VAT Number : 4430190183
Authorised Financial Services Provider Licence No: 4903

Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

BROKER'S COMPLIANCE OFFICER

Name : Compli-Serve SA (Pty) Ltd
Physical Address : No 65 Second Avenue, Harfield Village, 7708
Postal Address : P O Box 2358, Clareinch, 7740
Telephone : 087 897 6970 Fax : Email : info@compliserve.co.za
Contact Person : Michael van Antwerpen

ABOUT THE ADMINISTRATOR

Name : Independent Broker Administration (Pty) Ltd
Physical Address : 1st Floor Soho on Strand, 128 Strand Street, CAPE TOWN
Postal Address : P.O. Box 449, CAPE TOWN
Telephone : 021 443 4400 Fax : 021 443 4444
Email : info@rbs.co.za
Authorised Financial Services Provider Licence No: 22229
Registration Number : 2000/017256/07
VAT Number : 4120192630
Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

ADMINISTRATOR COMPLIANCE OFFICER DETAILS

Compliance Officer : Compli-Serve SA (Pty) Ltd
Physical Address : No. 25 Second Avenue, Harfield Village, 7708
Postal Address : P O Box 2358, Clareinch, 7740
Telephone : 087 897 6970 Fax : Email : info@compliserve.co.za
Contact Person : Michael van Antwerpen

PROFESSIONAL INDEMNITY AND GUARANTEE

Your Administrator does have Professional Indemnity Insurance.
Your Administrator does not have Intermediary Guarantee Fund Cover.
Your Administrator does not have Fidelity Guarantee Cover.

ABOUT THE INSURER

Name : Renasa Insurance Company Limited
Physical Address : Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
Postal Address : P.O. Box 412072, Craighall, Johannesburg, 2024
Telephone : + 27 (0)11 380 3080 Fax : + 27 (0)11 380 3088
Website : www.renasa.co.za Email : info@renasa.co.za
Registration Number : 1998/000916/06
VAT Number : 4290173253
Authorised Financial Services Provider Licence No: 15491
Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

INSURER COMPLIANCE OFFICER

Name : Particulars of your Insurer's Compliance Officer: Telesure Group Services (Pty)
Physical Address : Auto & General Park, 1 Telesure Lane,, Riverglen, Dainfern, 2191
Postal Address : Auto & General Park, 1 Telesure Lane,, Riverglen, Dainfern, 2191
Telephone : 0860 99 99 54 Fax :
Contact Person : Email : compliance@tihsa.co.za

LEGAL STATUS

Renasa Insurance Company Limited is a licensed non-life insurer and FSP.

DETAILS OF HOW TO INSTITUTE A CLAIM

Complete the claim form and return it to your intermediary at the above address or by e-mail.
Should you have any difficulty, kindly contact your insurer's claims department and someone will assist you. The details on how to lodge a claim as well as a list of documents that must accompany the claim can be found on www.renasa.co.za or can be contacted on 011 380 3080

This certifies that the insurer has granted a mandate to the intermediary to represent the insurer and to accept the business and issue policies on behalf of the insurer
Legal status:
The Intermediary referred to page 1 is either a private/public company and has a specific agreement with product supplier. The contact details of the product supplier, Renasa Insurance Company Limited, is listed below.
The Intermediary confirms that the representative is an authorised representative of the Intermediary, and has a written agreement with the Intermediary.
There may be a representative rendering services under supervision.
There may be exemptions that the Registrar granted the Insurance Broker with regards to any matter.
The Intermediary accepts responsibility for its own actions and representative's actions that may be performed by him/her in the course and scope of the written agreement. The Intermediary has professional indemnity cover in place.
In terms of the license issued to the Intermediary by the Registrar, the Intermediary is authorised to provide financial services in respect of short term insurance.
The Intermediary may have other contractual relationships with other product suppliers. Kindly inquire with your intermediary. a) The Intermediary does not own an interest in any Insurance company, nor does any Insurance company own an interest in the Intermediary.
b) The Intermediary does not hold more than 10% of the Product Suppliers shares or equivalent financial interest in the Product Supplier.

FRAUD AND COMPLAINTS

Fraud: If you become aware of irregularity on any policy or business of the insurer or intermediary you can address your concern in writing to Renasa's fraud hotline at requests@renasa.co.za or Renasa's Compliance Department at compliance@tihsa.co.za or you can call the Insurance Crime Bureau on 0860 002526, sms 32269, or visit www.saicb.co.za

Complaints: If you want to lodge a complaint, you may contact Renasa, your insurer, on +27 (0) 11 380 3080 or via e-mail on complaints@renasa.co.za. Renasa's complaints procedure and policy can be found on www.renasa.co.za.

CONFLICT OF INTEREST DISCLOSURE

Conflict of Interest

Name, class or type of policy:

Full details about the name, class and type of policy are more specifically described in the attached Policy Schedule and incorporated in the Policy Wording. The Policy Schedule and Policy Wording must always be read as one document.
We have considered the conflict of interest provisions in terms of the FAIS Act 37 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSCA. A conflict of interest management policy is available to clients upon request. Please contact your broker to obtain a copy of their Conflict of Interest Management Policy.

CLAIMS

Procedures for the submission of claims are detailed in the policy wording in the sections of the policy headed GENERAL.
In the event of a possible claim you must notify the insurers as soon as possible. The contact details of your insurer is detailed above.

In the event of a claim you will be required to supply the following:
- Details of other insurance covering the same event
- Written details of the event unless otherwise instructed
- Information and proof in support of the claim
- Documents or details of any communication in connection with the claim.

You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the police. You must notify the insurer immediately, once you become aware of any impending prosecution.
In the event of a claim you may become responsible for a first amount payable in respect of a claim. Details of any such responsibility is shown in the policy wording and the amount is shown in the policy schedule.

GENERAL COMMENTS

In all cases where the sum insured on a single and/or a combined risk on a policy schedule/s exceeds or will exceed R 30 000 000.00 (thirty million rand), or such other amount as may be determined by Renasa in writing from time to time, such insurance policy may only be issued and administered on Renasa's internal Operating System, Nimbis, which is licensed by Concourse IT Proprietary Limited. In the event of an insurance policy being issued where sum insured on a single and/or combined risk exceeds R 30 000 000,00 (thirty million rand) will be invali unless the policy has been issued by Renasa on Nimbis.

Waiver of rights:

The FAIS General Code of Conduct stipulates that no Financial Services Provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by the client. Any such waiver is null and void.

POPI Clause:

Processing of Personal Information
In order to provide you with the required service we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and/ or processed for insurance, financial services and risk management purposes by the TIH Group of companies against any other reasonable and legitimate sources or database to ensure the accuracy and completeness of any personal information provided on an ongoing basis. We will process

your personal information for the following purposes:
• Quoting, underwriting, pricing, servicing and executing of insurance and other financial services;
• Assessment of financial and insurance risks;
• Assessment and processing complaints;
• Development and improvement of products and services;
• Credit references and/or verification of personal information;
• Fraud prevention and detection;
• Market research and statistical analysis;
• Audit & record keeping;
• Compliance with legal & regulatory requirements;
• Sharing of information with service providers and other third parties we engage to process such information on our behalf or who we render services to us; and
• Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation. We may transfer your personal information outside the borders of South Africa if required to provide any of the services. You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information. Please view our privacy and access to information manual on our website for further information.

TYPE OF POLICY

This is a Non-Life Insurance policy, paid Monthly.

EXTENT OF YOUR PREMIUM OBLIGATIONS

Your premium obligations are:

Premium	:	151.32	
Sasria	:	-	
Broker Fees	:	-	
Underwriter Fees	:	-	
Retained Fee	:	-	
Total Payable	:	151.32	
Inclusive of Commission of	:	18.92	Paid Monthly to Risk Benefit Solutions (Pty) Ltd
Inclusive of VAT of	:	19.74	

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Premiums are paid by debit order. Premiums are paid Monthly and are due on the 1st day of each month.
Premiums are paid by debit order through your bank account which details you provided to your broker.
Premiums are paid monthly in advance/arrears on the date on which payment is due, day of every month. Cash premiums are not permitted.

Premium amount
Please see total payable above
Commission to intermediaries accrues only on the risk premium for policy benefits.

Consequence of non-payment of premium
If the premium is not paid on due date you will be granted a grace period of 30 (thirty) days after the premium due date. If the premium is not paid within the 30 (thirty) day grace period together with the next month's premium then the policy will be cancelled from the first day of the month for which the unpaid premium was due. The grace period will only be applicable from the second month of cover of your policy.

WARNINGS

- Do not sign any blank or partially completed form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Ask for a letter of representation from your advisor.
- Do not be pressured into buying a product you do not want.
- Keep all documents handed to you in a safe and easily accessible place.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance. Please ensure that you provide true and accurate information to your broker.

OTHER MATTERS OF IMPORTANCE

- You must be informed of any material changes to the information provided above. If the information above was given to you verbally, it must be confirmed to you in writing 31 days
- The right to request recordings if any information was disclosed to you telephonically; If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit a complaint to the short-term insurance ombudsman.
- You must monitor the insurance cover and review the cover periodically to ensure that the cover remains adequate;
- A polygraph or any lie detector test is not obligatory in the event of a claim and failure thereof may not be the sole reason for repudiating the claim
- The insurer and not the intermediary must give reasons for repudiating your claim. You are entitled to a copy of the policy free of charge
- If premium is paid by debit order it may only be in favour of one person and may not transferred without your approval; and the insurer must inform you at least 31 days before the cancellation thereof, in writing, of its intention to cancel such debit order
- All information regarding the policy terms and conditions must be disclosed to you in order to make an election if more than one option of a policy term or condition applies.
- Please refer to your policy wording for all exclusions and limitations that apply with regard to your policy.
- You have the right to cancel your policy at any time. Please refer to your policy wording for details.

PARTICULARS OF SASRIA SOC LIMITED

Should you have requested cover provided by SASRIA SOC LIMITED, Registration No. 1979/000287/30, details are as follows:

Physical Address	: 36 Fricker Road, Illovo, Sandton, 2196	
Postal Address	: P.O. Box 653367, Benmore, 2010	
Telephone	: (011) 214 0800 / 086 172 7742	Website: www.sasria.co.za
Fax	: (011) 447 8630	Email: contactus@sasria.co.za
Claims Procedure	: In the event of a claim, all relevant documentation relating to your claim must be submitted to the Nominated Insurer, the name and address that appears above.	
Compliance Officer	: Mr. Mziwoxolo Mavuso	
Telephone	: (011) 214 0800 / 086 172 7742	Email: mziwoxolom@sasria.co.za
Complaints	: Complaints in respect of a Representative (Nominated Insurer) to be addressed to: Compliance Officer, Sasria SOC Limited, P.O. Box 653367, Benmore, 2010	

Authorised Financial Services Provider Licence No: 39117

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA (NFOSA)

The NFOSA is available to advise you in the event of a complaint regarding intermediary services and advice.

Name	: National Financial Ombud Scheme South Africa (NFOSA)	
Physical Address	: Johannesburg - 110 Oxford Road, Houghton Estate, Johannesburg 2198 Cape Town - Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7700	
Share call	: 0860 800 900	WhatsApp: +27 (0) 66 473 0157
Email	: info@nfosa.co.za	Web site: www.nfosa.co.za

PARTICULARS OF THE FAIS OMBUDSMAN

Physical Address	: 125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria 0010	
Postal Address	: PO Box 41, Menlyn Park, 0063	
Telephone	: (012) 762 5000 / (012) 470 9080	Fax: 086 764 1422 / (012) 348 3447
Email	: info@faisombud.co.za	Web site: www.faisombud.co.za

PARTICULARS OF THE REGISTRAR OF NON-LIFE INSURANCE / FINANCIAL SECTOR CONDUCT AUTHORITY

Name	: Financial Sector Conduct Authority (FSCA)		
Postal Address	: P.O. Box 35655, Menlo Park, 0102		
Telephone	: (012) 428-8000	Fax: (012) 346-6941	Contact Centre: 0800 20 37 22
E-mail	: info@fsca.co.za	Website : www.fsca.co.za	

GENERAL

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures, or your responsibility to pay premiums, please contact your insurance broker or your insurer as indicated on the accompanying schedule.

SECTION 21 OF THE CODE OF CONDUCT

The Code of Conduct provides that no provider may request or induce, in any manner, a client to waive any right or benefit conferred on the client, by or in terms of, any provisions of this code, or recognise, accept or act on any such waiver by the client, and any such waiver is null and void.

SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to, information sharing via the Information Data Sharing System operated by TransUnion on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein gives consent to the said information being disclosed to any other insurance company or its agent.

You are similarly giving consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases.

By insuring or renewing your insurance, you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regard to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Data Sharing System.