Underwritten by:

Old Mutual Insure Limited is a licensed FSP and Non-Life Insurer.

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

(Old Mutual Insure (IBA Binder
Financial Services Provider Licence No. 12
Johannesburg

RBS COMMERCIAL 2024.4 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	:	Mobile	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	:	**OLD MUTUAL INSURE (IBA BINDER)**
Product	:	**RBS COMMERCIAL 2024.4**
Policy number (Broker)	:	**OCM0096302**
Additional reference	:	RBS175298

Type of contract	:	**MONTHLY**
Period of insurance	:	(A) 29/06/2026 to 31/07/2026, and renewing monthly thereafter. (B) Any subsequent period for which the Company agrees to renew this policy or any section thereof.
Original inception date	:	01/03/2026
Review date	:	01/03/2027
Territorial limits	:	The Republic of South Africa, The Republic of Botswana, • The Kingdoms of Eswatini, The Kingdom of Lesotho, • The Republics of Malawi, The Republic of Namibia • The Republic of Zimbabwe

Payment method	:	Debit order
Debit / Strike date	:	1st day of each month, or nearest working day thereafter.
Reason for policy issue	:	**Added Computer & Dell Monitor**

AUTHORISED SIGNATORY

Signed at	:	CAPE TOWN
Date Printed	:	30/06/2026

(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	+27 21 443 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	:	**OLD MUTUAL INSURE (IBA BINDER)**
Postal address	:	P.O. Box 1120 Johannesburg 2000
Physical address	:	Wanooka Place St Andrews Road Parktown Johannesburg 2193
Contact details	:	Tel (011) 374 9111
	:	Fax (011) 374 2652
	:	E-mail info@ominsure.co.za
	:	Website www.ominsure.co.za
Registration no.	:	1970/006619/08
VAT number	:	4460101019
Authorised Financial Services Provider	:	Licence number 12

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 +27 21 443 4400
	:	Fax +27 21 443 4400
	:	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	PREMIUM Monthly
1	ACCIDENTAL DAMAGE	NO	NO	-	R -	R -
2	ACCOUNTS RECEIVABLE	NO	NO	-	R -	R -
3	BROADFORM PUBLIC LIABILITY	NO	NO	-	R -	R -
4	BUILDINGS COMBINED	NO	NO	-	R -	R -
5	BUSINESS ALL RISKS	YES	YES	R 6 000	R -	R 25.00
6	BUSINESS INTERRUPTION	NO	NO	-	R -	R -
7	DETERIORATION OF STOCK (MACHINERY BREAKDOWN)	NO	NO	-	R -	R -
8	DIRECTORS' AND OFFICERS' LIABILITY	NO	NO	-	R -	R -
9	ELECTRONIC EQUIPMENT	YES	YES	R 324 885	R 113.33	R 1 166.19
10	EMPLOYERS' LIABILITY	NO	NO	-	R -	R -
11	EMPLOYMENT PRACTICES LIABILITY	NO	NO	-	R -	R -
12	EXTENDED PERSONAL LEGAL LIABILITY	NO	NO	-	R -	R -
13	FIDELITY GUARANTEE	NO	NO	-	R -	R -
14	FIRE	NO	NO	-	R -	R -
15	GLASS	NO	NO	-	R -	R -
16	GOODS IN TRANSIT	NO	NO	-	R -	R -
17	GROUP PERSONAL ACCIDENT	NO	NO	-	R -	R -
18	HOUSEHOLDERS	NO	NO	-	R -	R -
19	HOUSEOWNERS	NO	NO	-	R -	R -
20	LOSS OF PROFITS (MACHINERY)	NO	NO	-	R -	R -
21	MACHINERY BREAKDOWN	NO	NO	-	R -	R -
22	MONEY	NO	NO	-	R -	R -
23	MOTOR	YES	YES	R 489 000	R -	R 1 936.41
24	MOTOR TRADERS	NO	NO	-	R -	R -
25	OFFICE CONTENTS	YES	YES	R 136 188	R -	R 56.75
26	PERSONAL ALL RISKS	NO	NO	-	R -	R -
27	PERSONAL LIABILITY	NO	NO	-	R -	R -
28	PUBLIC LIABILITY (CLAIMS MADE BASIS)	YES	NO	R 5 000 000	R -	R 50.00
29	STATED BENEFITS	NO	NO	-	R -	R -
30	THEFT	YES	NO	R 10 000	R -	R 50.00
31	UMBRELLA LIABILITY	NO	NO	-	R -	R -
32	SASRIA POLICY EXTENSIONS	NO	NO	-	R -	R -

	Prorata/Adjustment	Monthly
Total Premium	R 113.33	R 3 284.35
Total Fees	R 11.33	R 328.44
Insurance Payment	R 124.67	R 3 612.79
Sasria	R 2.85	R 55.89
Sasria Shortfall	R -2.85	R 23.86
Subtotal (15.00% VAT Incl)	R 124.67	R 3 692.54
Additional Services (15.00% VAT Incl)	R -	R 506.32
TOTAL	R 124.67	R 4 198.86

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 R547.68 and Commission of R521.08.

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 (15.00% VAT Incl).

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

Additional Services

The Value Added Product charge includes V.A.T. of R66.04 and Commission of R 63.58. The Value Added Product Schedule may be found at the end of the Policy Schedule and details additional insurance cover and/or value added products to the underlying Policy Schedule. The additional products are provided by an independent insurer or service provider to the Policy Schedule.

GENERAL

IMPORTANT INFORMATION - PLEASE READ

General Clauses, Warranties & Endorsement Wordings

This schedule must be read in conjunction with the relevant section wording which is RBS COMMERCIAL (INDEX) Version 01 Dated 01/02/2023
as well as general section wording is RBS COMMERCIAL (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 01 Dated 01/02/2023.

BUSINESS ALL RISKS

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Business All Risks Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

	Included	Limits	Premium
INSURANCE DETAILS			
Business All Risks - Specified Items	: YES		
Description	: Generator: Ryobi RG3500 3kW	6 000	25.00
Serial Number	:		
Replacement Value	: Yes		
IMEI Number	:		
EXTENSIONS & CLAUSES			
Increase in Cost of Working	: NO		
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	: NO		
Non-forcible and violent entry to vehicle	: YES		
CLAUSES; EXTENSIONS; WARRANTIES AND RESTRICTIONS - PER RISK/ITEM NOT INCLUDED IN THE PRINTED WORDING			
Contract Site Theft exclusion *	: NO		
Exclusion of Specified Perils *	: NO		
Limit any one item *	: NO		
Locked Boot Clause *	: YES		
Burglar Alarm Warranty *	: NO		
Burglar Alarm Warranty Armed Response *	: NO		
Pedal Cycle Warranty *	: NO		
		TOTAL	25.00

WARRANTIES & ENDORSEMENTS

The following Warranties, Endorsements and/or Clauses are applicable to this risk item. Please refer to the end of this section for a detailed definition of these wordings and the section wording.

1) CL00294: Locked Boot Clause

WARRANTIES & ENDORSEMENTS

CL00294: Locked Boot Clause

The Company shall not indemnify the Insured for loss or damage to items insured in terms of this policy resulting from or caused by theft or any attempt threat from any unattended vehicle unless the property is stored in a securely locked boot.

The Company shall not indemnify the Insured for loss or damage to items insured in terms of this policy resulting from or caused by theft or any attempt thereat from any unattended Light Delivery Vehicle unless the canopy or toolbox is secured by SAIDSA approved locking mechanism as a minimum requirement. If the canopy has windows, the items should be secured in a toolbox bolted or welded to the base of the cargo bed, alternatively the canopy should not have windows and items should not be visible.

ELECTRONIC EQUIPMENT

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Electronic Equipment Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

RISK ADDRESS

UNIT 10, THE NETWORK 19 CACTUS ROAD
FAIRVIEW
PORT ELIZABETH
6070

INSURANCE DETAILS — **Included**

Sub-Section A - Material Damage : YES

Description	*Make*	*Model*	*Serial Number*	IMEI	Limits	Premium
001 - Server HDD's x2 of equal value	Western Digital	10TB Red Plus NAS HDD	Please advise		21 600	54.00
002 - Computer system incl. keyboard, mouse	Evetech	11th Gen Core i9	see Memo		53 568	133.92
003 - Computer system incl. keyboard, mouse	NZXT H710i	Intel Core i9	None		37 800	94.50
004 - Graphics card	GeForce	RTX 4070 Super OC Edition	Please advise		21 600	54.00
005 - Inverter	Synapse	3.0+ (Plus)			10 044	25.11
006 - Keyboard	Steel Series	Apex 3	6.4795316314 e+18		2 333	5.83
007 - Laptop	Dell	Precision 55320 Notebook	AECMCPT-LAP 25		23 328	213.84
008 - Laptop - MSI	GP72 7REX	Leopard Pro	K1702N00532 88		40 392	370.26
009 - Monitor	Dell	S2721HGF	CN-0W8M35-WSL00-14E-D C1W-A02		6 934	17.34
010 - Monitor	Dell	24	0TP7H7-TV10 0-158-0-QLB		3 499	8.75
011 - Monitor	Samsung	SZ4F350FH U	ZZMYH4ZN609 3608		6 318	15.80
012 - Monitor	Samsung	27 Model No: C27F581FD	0PGUHTNJ200 007D		5 832	14.58
013 - Mouse	Steel Series	Rival 3	6.2513362041 e+18		1 166	2.92
014 - Printer	HP	OFFICE JET-PRO 774WIDEFO RMAT-All-IN -ONE	CN2157502F		6 890	17.23
015 - Server	QNAP	TS - 32K - 2Bay			8 748	21.87
016 - Sound system	Logitech	Z607 5.1 Surround sound	Please advise		2 333	5.83
017 - Computer system incl. keyboard, mouse	NZXT 2	Please advise	None		40 000	100.00

ELECTRONIC EQUIPMENT

Insurance Cover Details

RISK ADDRESS

UNIT 10, THE NETWORK 19 CACTUS ROAD
FAIRVIEW
PORT ELIZABETH
6070

				Limits	Premium
INSURANCE DETAILS		**Included**			
018 - Monitor	Dell	24"	CN-0NYJMF-F CC00-8BE-AA TL-A01	2 500	6.25
			Subtotal:	**294 885**	**1 162.03**
Increase in Cost of Working		: YES		10 000	-
- Indemnity Period (Months)		: 3			
- Time Excess (Hours)		: 24			
Re-instatement of Data/Programs		: YES		20 000	2.08
EXTENSIONS & CLAUSES					
Telkom Access Lines		: NO			
Incompatibility Cover		: YES		10 000	2.08
Non-forcible and violent entry to vehicle		: YES			
CLAUSES; EXTENSIONS; WARRANTIES AND RESTRICTIONS - PER RISK/ITEM NOT INCLUDED IN THE PRINTED WORDING					
Burglar Alarm Warranty *		: YES			
Burglar Alarm Warranty Armed Response *		: NO			
			TOTAL		1 166.19

WARRANTIES & ENDORSEMENTS

The following Warranties, Endorsements and/or Clauses are applicable to this risk item. Please refer to the end of this section for a detailed definition of these wordings and the section wording.

1) CL00476: Burglar Alarm Warranty

WARRANTIES & ENDORSEMENTS

CL00476: Burglar Alarm Warranty

In respect of any premises stated in the schedule it is agreed that a burglar alarm is installed. It is a condition precedent to the liability of the company and warranted that

(a) The burglar alarm installed at the premises shall be made fully operative whenever the premises are not open for business unless a principal, partner, director or employee of the insured is on the premises

(b) Such alarm shall be maintained in proper working order but the insured shall be deemed to have discharged their liability therefore if they have maintained their obligations under a contract with the suppliers or servicing engineers of the alarm system.

This insurance shall not cover loss of or damage to the property following the use of the keys of the burglar alarm or any duplicate thereof belonging to the insured unless such keys have been obtained by violence or threat of violence to any person.

MOTOR

VEHICLE ASSET REGISTER

Insurance Cover Details

	Item Ref.	Manufacturer	Model	Fleet Nr.	Year	Reg No	Cover	Indemnity Limit	Premium
1	MOT0004	TOYOTA	HILUX 2.4 GD-6 RB SRX P/U E/CAB		2019	KJD386EC	COMP	345 900	1 239.42
2	MOT0005	AUDI	A1 SPORTBACK 1.0T FSI S (25 TFSI)		2016	HRF858EC	COMP	169 100	722.20
							Sasria Incl.		25.21
							TOTAL	**515 000**	**1 961.62**

COVER DESCRIPTIONS

1 - (ADFT) - Accidental Damage / Fire and Theft
2 - (COMP) - Comprehensive cover
3 - (COMPETH) - Comprehensive cover excluding theft/hijack cover
4 - (COMPLTH) - Comprehensive cover with limited theft/hijack cover
5 - (FTO) - Fire and Theft Only
6 - (FO) - Fire Only
7 - (FTHINTRAN) - Fire, Theft and In Transit Only
8 - (LAIDUP) - Laid Up Cover
9 - (ORCOMP) - Off-Road Comprehensive
10- (OD) - Own Damage
11- (SRESCOV) - Storage and/or restoration cover
12- (TATRAN) - Theft and Transit
13- (THO) - Theft Only
14- (TPFTH) - Third Party and Fire - Theft and Hijacking Excluded
15- (TPFO) - Third party and fire cover
16- (TPFLTH) - Third party and fire cover with limited theft/hijack cover
17- (TPO) - Third Party cover
18- (TPFT) - Third party, fire and theft cover
19- (TPTTLS) - Third Party, Theft and Total Loss only
20- (TLCOV) - Total loss cover
21- (FWPEANTO) - Fire, weather perils and theft only
22- (NON) - None
23- (OWO) - Own Damage Only

MOTOR

VEHICLES < 3500KG

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Motor Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

			Indemnity Limit	Premium
Item reference	:	MOT0004		
COMMON RISK ADDRESS	:	UNIT 10, THE NETWORK; 19 CACTUS ROAD; FAIRVIEW; PORT ELIZABETH; 6070		
VEHICLE DETAILS				
Manufacturer	:	**TOYOTA**	Retail value	1 111.50
Model	:	**HILUX 2.4 GD-6 RB SRX P/U E/CAB**		
Year	:	2019		
Registration number	:	KJD386EC		
M&M Code	:	60039221		
M&M Valuation Method	:	Retail value		
Engine number	:	2GDC527423		
Chassis number	:	AHTJB8DC404728286		
VIN	:			
Mileage	:	Please advise		
Registered owner	:	BLACKHOUND ENTERPRISES (PTY) LTD		
Finance house	:	Wesbank		
COVER DETAILS				
Cover type	:	Comprehensive cover		
Class of use	:	Private & Business		
No claim bonus	:	0		
Claim free group	:	2		
Sasria cover	:	Yes		22.59
Sasria type	:	Category M2 - Goods Vehicles Incl. Motor Cycles		
VEHICLE SECURITY				
Gearlock	:	No		
Immobiliser	:	Factory Fitted		
Overnight Parking	:	Unknown		
Drivecam	:	No		
Data Dot	:	No		
Alarm system	:	Unknown		
Sub-Section A Loss or Damage				
Sub-Section B Liabilities to Third Parties			2 500 000	
CLAUSES AND EXTENSIONS		**Taken First Amount Payable**		
Accessories	:	Yes	26 000	90.33
Credit shortfall extension to sub-section A (Damage)	:	No	-	-
Vehicle Glass extension	:	Yes	-	-
Riot and Strike (Outside RSA and Namibia)	:	No	-	-
Loss of keys extension to sub-section A (Damage)	:	Yes	15 000	-
Wreckage removal extension to sub-section A (Damage)	:	Yes	10 000	-
Replacement of undamaged tyres, springs or shock absorbers extension to sub-section A	:	No	-	-
Car Hire	:	No	-	-
Excess Waiver	:	Yes	-	-
Retail Value Plus	:	No	-	-
Contingent liability extension to sub-section B (Liability to third parties)	:	Yes	1 000 000	-
Passenger liability extension to sub-section B (Liability to third parties)	:	Yes	2 500 000	-
Unauthorised passenger liability extension to sub-section B (Liability to third parties)	:	Yes	2 500 000	15.00

Parking facilities and movement of third party vehicles extension to sub-section B (Liability to third parties)	: No	-	-
Increased Third Party Liability Limit	: No	-	-
	TOTAL		1 239.42

MOTOR

VEHICLES < 3500KG

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Motor Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

		Indemnity Limit	Premium
Item reference	MOT0005		
COMMON RISK ADDRESS	UNIT 10, THE NETWORK; 19 CACTUS ROAD; FAIRVIEW; PORT ELIZABETH; 6070		
VEHICLE DETAILS			
Manufacturer	**AUDI**	Retail value	704.58
Model	**A1 SPORTBACK 1.0T FSI S (25 TFSI)**		
Year	2016		
Registration number	HRF858EC		
M&M Code	04025050		
M&M Valuation Method	Retail value		
Engine number	CHZ054615		
Chassis number	WAUZZZ8X3GB054164		
VIN			
Registered owner	H GOUWS		
Finance house	Wesbank		
COVER DETAILS			
Cover type	Comprehensive cover		
Class of use	Private & Business		
No claim bonus	0		
Claim free group	5		
Sasria cover	Yes		2.62
Sasria type	Category M1 - Motor(Private & Business) Ldvs(Private)		
VEHICLE SECURITY			
Gearlock	No		
Immobiliser	Factory Fitted		
Overnight Parking	Unknown		
Drivecam	No		
Data Dot	No		
Alarm system	No		
Sub-Section A Loss or Damage			
Sub-Section B Liabilities to Third Parties		2 500 000	
CLAUSES AND EXTENSIONS	**Taken First Amount Payable**		
Accessories	No	-	-
Credit shortfall extension to sub-section A (Damage)	No	-	-
Vehicle Glass extension	Yes	-	-
Riot and Strike (Outside RSA and Namibia)	No	-	-
Loss of keys extension to sub-section A (Damage)	Yes	15 000	-
Wreckage removal extension to sub-section A (Damage)	Yes	10 000	-
Replacement of undamaged tyres, springs or shock absorbers extension to sub-section A	No	-	-
Car Hire	No	-	-
Excess Waiver	Yes	-	-
Retail Value Plus	No	-	-
Contingent liability extension to sub-section B (Liability to third parties)	Yes	1 000 000	-
Passenger liability extension to sub-section B (Liability to third parties)	Yes	2 500 000	-
Unauthorised passenger liability extension to sub-section B (Liability to third parties)	Yes	2 500 000	15.00
Parking facilities and movement of third party vehicles extension to sub-section B (Liability to third parties)	No	-	-

Increased Third Party Liability Limit	: No	-	-
	TOTAL		722.20

SECTION WORDING

IMPORTANT NOTICE APPLICABLE TO MOTOR

As with any other section, the obligation to ensure that the values of insured items are adequate (neither over nor underinsured) rests with the insured and not the insurance company. In view of the numerous factors which can influence the vehicle value. It would be nearly impossible, if not prejudicial to you, for us to attempt to value your vehicle (ongoing vehicle condition, mileage and accessories will not be known to us - refer below for more details on how these affect your insured value). This obligation is an ongoing one and unlike some other assets, motor vehicles are generally continually depreciating assets that require regular downward revision of insured values. Usual; practice is to do so once a year at renewal / anniversary date.

It is important to note that usual insurance to note that usual insurance practice is to settle any Motor total loss damage claims on reasonable market value. 'Reasonable market value' is normally determined by reference to certain publications available to the Motor Trader. Some insurers will take the average between the lower "trade value" and higher "retail value" (adjusted for mileage and condition) contained in these publications to arrive at the settlement figure. Old Mutual Insure will however now settle losses of this nature by using the higher "retail value" (adjusted for mileage, condition or additional accessories) which should (depending on mileage and condition) results in a higher settlement figure.

To gain full benefit from the above, motor vehicle insured must be adequate and must be set at the higher retail amount adjusted for any accessories etc.

Liability to Third Parties

(i) Exception 1 to Part 2 (Liability to third parties) changed to read:

1 Compulsory motor vehicle insurance enactment

so much of any compensation or claim as falls within the scope of any compulsory motor vehicle insurance enactment. This exception shall apply notwithstanding that no insurance under such enactment is in force or has been effected and **regardless of whether or not the applicable legislative fund is incapable of providing or unable to provide**

OFFICE CONTENTS

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Office Contents Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

RISK ADDRESS

UNIT 10, THE NETWORK 19 CACTUS ROAD
FAIRVIEW
PORT ELIZABETH
6070

	Included		Limits	Premium
INSURANCE DETAILS				
Sub-Section A : Contents	: YES			
Description of Items		*SASRIA*		
Office Contents		Yes	136 188	56.75
		Subtotal:	**136 188**	**56.75**
Sub-Section B : Rent	: YES		40 856	-
Sub-Section C : Documents	: YES		50 000	-
Sub-Section D : Legal Liability Documents	: YES		50 000	-
Sub-Section E: Increased Cost of Working	: YES		34 047	-
EXTENSIONS & CLAUSES				
Riot and strike (excluding loss or damage occurring in the Republic of South Africa and Namibia)	: NO			
Theft by forcible entry	: YES		34 047	-
Theft Extension	: NO			
CLAUSES; EXTENSIONS; WARRANTIES AND RESTRICTIONS - PER RISK/ITEM NOT INCLUDED IN THE PRINTED WORDING				
Power Surge *	: YES		100 000	-
Burglar Alarm Warranty *	: YES			
Burglar Alarm Warranty Armed Response *	: NO			
		TOTAL		56.75

WARRANTIES & ENDORSEMENTS

The following Warranties, Endorsements and/or Clauses are applicable to this risk item. Please refer to the end of this section for a detailed definition of these wordings and the section wording.

1) CL00219: Burglar Alarm Warranty
2) CL00629: Power Surge Extension

SECTION WORDING

CL00629: Power Surge Extension

The insurance under this section is extended to include loss or damage caused by power surge provided that:

(i) the Company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R100 000 or the amount stated in the schedule whichever is the lesser, or in the annual aggregate (being the period of twelve consecutive months from inception date or anniversary date) a total of R200 000
(ii) the insured shall be responsible for a first amount payable of 10% of claim minimum R 1000
(iii) for the purposes of their extension; cover is only extended to include the property specifically insured under this section
(iv)this extension specifically excludes any consequential losses which may arise following an insured loss Specific condition (Average) or (Underinsurance) shall not apply to this extension

WARRANTIES & ENDORSEMENTS

CL00219: Burglar Alarm Warranty

It is a condition precedent to the liability of the company in terms of the theft and/or theft by forcible entry peril of Sub-section A and warranted that :

(a) a burglar alarm be installed at the premises and shall be made fully operative whenever the premises are not open for business unless a principal, partner, director or employee of the insured is on the premises.

(b) such alarm shall be maintained in proper working order but the insured shall be deemed to have discharged their liability therefor if they have maintained their obligations under a contract with the suppliers or servicing engineers of the alarm system.

This insurance shall not cover loss of or damage to the property following the use of the keys of the burglar alarm or any duplicate thereof blonging to the insured unless such keys have been obtained by violence or threat of violence to any person.

CL00629: Power Surge Extension

The insurance under this section is extended to include loss or damage caused by power surge provided that:

(i) the Company's liability for any claim or number of claims for any one event or series of events with one originating cause or source, shall not exceed R100 000 or the amount stated in the schedule whichever is the lesser, or in the annual aggregate (being the period of twelve consecutive months from inception date or anniversary date) a total of R200 000
(ii) the insured shall be responsible for a first amount payable of 10% of claim minimum R 1000
(iii) for the purposes of their extension; cover is only extended to include the property specifically insured under this section
(iv)this extension specifically excludes any consequential losses which may arise following an insured loss Specific condition (Average) or (Underinsurance) shall not apply to this extension

PUBLIC LIABILITY (CLAIMS MADE BASIS)

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Public Liability Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

RISK ADDRESS

UNIT 10, THE NETWORK 19 CACTUS ROAD
FAIRVIEW
PORT ELIZABETH
6070

	Included	Limits	Premium
INSURANCE DETAILS			
Limit of Indemnity	: YES	5 000 000	50.00
- Basis of Cover	: Claims Made		
- Retroactive Date	: 01 Dec 2021		
EXTENSIONS & CLAUSES			
Products Liability	: NO		
Defective Workmanship	: NO		
Legal Defence Costs	: YES	150 000	-
Wrongful Arrest and Defamation	: YES	250 000	-
EU Liability	: NO		
Work Away Limitation *	: NO		
TOTAL			50.00

Memoranda

Public Liability
Spread Of Fire - Limit R1 000 000.00

Industry
Architecture office
Music studio

THEFT

This schedule must be read in conjunction with the relevant section wording which is RBS Commercial (Theft Section) Version 01 Dated 01/02/2023 as well as the general section wording which is multisure (General Exceptions, Conditions and Provisions) Version 01 Dated 01/02/2023.

Insurance Cover Details

RISK ADDRESS

UNIT 10, THE NETWORK 19 CACTUS ROAD
FAIRVIEW
PORT ELIZABETH
6070

	Included	Limits	Premium
INSURANCE DETAILS			
Contents as defined	: YES	10 000	50.00
Vehicles parked in the open at the premises as defined under the vehicles in the open clause	: NO		
EXTENSIONS & CLAUSES			
Damage to Buildings	: YES	10 000	-
Damage to Buildings - Increased Limit	: NO		
CLAUSES; EXTENSIONS; WARRANTIES AND RESTRICTIONS - PER RISK/ITEM NOT INCLUDED IN THE PRINTED WORDING			
Theft of vehicles not contained in an insured building *	: NO		
Theft of vehicles from an insured building *	: NO		
Theft of Fuel *	: NO		
Existing protections *	: NO		
Smash and Grab *	: NO		
Addition to existing protections *	: NO		
Theft - Non-Forcible and Violent Entry or Exit	: NO		
Watchmen *	: NO		
Burglar Alarm Warranty *	: YES		
Burglar Alarm Warranty Armed Response *	: NO		
		TOTAL	50.00

Memoranda

Theft Section
Cover is subject to forcible/ violent means
Armed response alarm is required to be fitted by 1 Jan 2023

ADDITIONAL SERVICES SCHEDULE

POLICY INFORMATION

Provider	**Global Choices Lifestyle (Pty) Ltd**
Value Added Product	**RBS Commercial Road Assist**
Policy No	**GLOBAL CHOICES-BLACK-0095754**
Start Date	01-07-2026
Review Date	01-03-2027
FSP No.	32425
Tel No.	0860300303
Fax No.	0118074641
Email	contact@globalchoices.co.za
Physical Address	Metropolitan Office Park, Ground Floor, Block G,82 Wessels Road,Rivonia,Johannesburg,2128
Postal Address	Not advised

COMMERCIAL ROAD ASSIST

Asset Specification	Asset No.	Asset Description		Sum Insured	Premium
Motor	MOT0004	Make:	TOYOTA		22.50
		Model:	HILUX 2.4 GD-6 RB SRX P/U E/CAB		
		Year:	2019		
		Type of vehicle:	Vehicles < 3500Kg		
		Registration Number:	KJD386EC		
		Vin Number:	AHTJB8DC404728286		
		Engine Number:	2GDC527423		
		Mileage:	Please advise		
		MM Code:	60039221		
Motor	MOT0005	Make:	AUDI		22.50
		Model:	A1 SPORTBACK 1.0T FSi S (25 TFSi)		
		Year:	2016		
		Type of vehicle:	Vehicles < 3500Kg		
		Registration Number:	HRF858EC		
		Vin Number:	WAUZZZ8X3GB054164		
		Engine Number:	CHZ054615		
		MM Code:	04025050		

RBS Commercial Road Assist

SECTION WORDING

RBS Commercial Road Assist
RBS ASSIST - EMERGENCY CONTACT NUMBER : 0861 888 727

COMMERCIAL ROADSIDE & ACCIDENT ASSISTANCE

Patrol Assistance
• Flat battery - jump start only (replacement of battery will be for the member’s account)
• Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available)
• Fuel assistance (limited to five liters per incident)
• Minor roadside-running repairs (electrical, coil, immobilizer etc.)
• Transmission of urgent messages

Limit: Up to R650,00 per incident or R1300 annually

Locksmiths
• A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a vehicle.

Limit: Up to R900 per incident or R1800 annually

Tow-in
Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:
• Mechanical breakdown - covered up to 40km round trip, anything additional will be for the client’s account
• Electrical breakdown - covered up to 40km round trip, anything additional will be for the client’s account
• Accident damage - cost covered by insurer, up to R3700 per incident
*anything above the tow costs mentioned will be for the client's account or the broker to give authorisation.

Courtesy Transport
Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons)

will be transported to a nominated destination. The destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation
Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons). Limit: Cover up to R800.00 per group per incident or R1600.00 annually

or

Car Rental
Where the breakdown has occurred outside a radius of 100 km from the place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival the occupant's destination.
Limit: Cover up to R500.00 per incident or R1000.00 annually and subject to availability.

Vehicle Repatriation
In the event of a vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorisation shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

Annual limit: R5000 per vehicle

Policy Fees	-
POLICY TOTAL	45.00

POLICY INFORMATION

Provider	**X'S Sure (Pty) Ltd**
Value Added Product	**Combined 2026.3**
Policy No	**COMBIN-RBS01-BLACK-0079788**
Start Date	01-07-2026
Review Date	01-01-2027
FSP No.	21101
Tel No.	08600 18140
Fax No.	0865 876 630
Email	info@xssure.co.za
Physical Address	187 Gouws Street,Raslouw,Wierda Park,Centurion,0157
Postal Address	P.O. Box 2128,Jukskei Park,Johannesburg,2153

EXCESSSURE 5% EXCESS REDUCER - R 6 000 (RAND NIL)

Asset Specification	Asset No.	Asset Description		Asset Indemnity Limit	Sum Insured	Premium
Motor	MOT0004	Make:	TOYOTA	319 900	-	175.00
		Model:	HILUX 2.4 GD-6 RB SRX P/U E/CAB			
		Year:	2019			
		Type of vehicle:	Vehicles < 3500Kg			
		Registration Number:	KJD386EC			
		Vin Number:	AHTJB8DC404728286			
		Engine Number:	2GDC527423			
		Mileage:	Please advise			
		MM Code:	60039221			
		Rate Option:	Vehicle SI up to R 300 001 to R 500 000 - Max Excess of R 50 000 any one claim			
Motor	MOT0005	Make:	AUDI	169 100	-	135.00
		Model:	A1 SPORTBACK 1.0T FSi S (25 TFSi)			
		Year:	2016			
		Type of vehicle:	Vehicles < 3500Kg			
		Registration Number:	HRF858EC			
		Vin Number:	WAUZZZ8X3GB054164			
		Engine Number:	CHZ054615			
		MM Code:	04025050			
		Rate Option:	Vehicle SI up to R 300 000 - Max Excess of R 30 000 any one claim			

ExcessSure (5% Basic Excess Structures - Rand Nil)- Covers the amount deducted by the underlying insurance company as per the Rate Option as noted on the policy schedule. This policy only covers: Accident and/or Write-offs and Theft/Hi-Jackings with a maximum of R6,000.

Rand Nil Cover Rate option: the Insurer will pay all claims even when the claim falls within the minimum excess amount as stated on the client's policy schedule.

* IMPORTANT
Please refer to your policy wording for exclusions for all terms, conditions and exclusions and for vehicles not covered under this policy.

Policy Fees	-
POLICY TOTAL	310.00
GRAND TOTAL	**355.00**

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 : +27 21 443 4400 Fax : +27 21 443 4400
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

LEGAL STATUS AND ANY INTEREST IN THE INSURER

- This intermediary receives less than 30% of its total income from the insurer
- This intermediary has an itermediary agreement with the insurer
- This intermediary has no direct financial interest in the insurer

PROFESSIONAL INDEMNITY AND GUARANTEE

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

WRITTEN MANDATE TO ACT ON BEHALF OF INSURER

This certifies that the insurer has granted a mandate to the administrator to represent the insurer and to accept business on their behalf.

COMMISSION

We receive commission from the insurer in the amount of 20% for non-motor and 12.5% for motor, for placing insurance with them.

FRAUD AND COMPLAINTS

If you would like to lodge a complaint with your insurance broker, please write to or call:
Risk Benefit Solutions (Pty) Ltd Complaints Officer/Responsible Manager: **Complaints Manager**

Telephone number 214 434 400
Email address complaints@rbs.co.za <mailto:complaints@rbs.co.za>
Website https://www.rbs.co.za/complaints-procedure/

CONFLICT OF INTEREST DISCLOSURE

Conflict of Interest Management policy:

A full copy of your broker's conflict of Interest Management policy can be obtained from:

i) Your binder holder's offices upon written request to complaints@rbs.co.za
ii) Your binder holder's website www.rbs.co.za

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 : +27 21 443 4400 Fax : +27 21 443 4400
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

LEGAL STATUS AND ANY INTEREST IN THE INSURER
- Company with no direct financial interest in the insurer.
- This administrator receives less than 30% of its total income from the insurer
- This administrator has no direct financial interest in the insurer

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.

CONFLICT OF INTEREST DISCLOSURE
Your Scheme Administrator receives a fee of 15% of your premium for binder services rendered on behalf of Old Mutual Insure.
This fee does not increase the cost of your insurance.

ABOUT THE INSURER

Name	: Old Mutual Insure (IBA Binder)		
Physical Address	: Wanooka Place, St Andrews Road, Parktown, Johannesburg, 2193		
Postal Address	: P.O. Box 1120, Johannesburg, 2000		
Telephone	: (011) 374 9111	Fax	: (011) 374 2652
Website	: www.ominsure.co.za	Email	: info@ominsure.co.za
Registration Number	: 1970/006619/08		
VAT Number	: 4460101019		

Authorised Financial Services Provider Licence No: 12
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	: Old Mutual Risk and Compliance		
Physical Address	: Wanooka Place, St Andrews Road, Parktown, Johannesburg, 2193		
Postal Address	: P.O.Box 1120, Johannesburg, 2000		
Telephone	: (011) 374 9111	Fax	:
Contact Person	:	Email	: compliance@ominsure.co.za

LEGAL STATUS

Old Mutual Insure is a Licensed FSP and Non-Life insurer which underwrites and is authorised to issue personal and commercial lines policies. There are no restrictions imposed on this FSP licensing conditions. No exemptions exist.

DETAILS OF HOW TO INSTITUTE A CLAIM
Contact your broker or your Scheme Administrator for details.

FRAUD AND COMPLAINTS
If you become aware of irregularity on any policy you may contact your insurer where your call will be treated in confidence.
Complaints:
If you would like to lodge a complaint regarding the service that you have received please contact your insurance broker and failing a satisfactory result please contact your insurer.

CONFLICT OF INTEREST DISCLOSURE
Should you require a copy of the Conflicts of Interest Guideline, please contact your local Old Mutual Insure Limited branch or access the policy using the link below.
<https://www.oldmutual.co.za/om-docs/blt08f4619f01d0e6ce/fais-conflict-of-interest-policy.pdf>

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
SHAREHOLDING
Old Mutual Insure is a wholly owned subsidiary of Old Mutual Ltd.

HOW WE USE THE INFORMATION WE COLLECT
We collect and process your personal information mainly to ensure that all detail relating to policyholders associated with our scheme broker / administrator is on record. We would verify that the information provided to us as the insurer is correct at all times. This would include details relating to your cover and identity as the policyholder. We will use your personal information only for the purposes agreed with you, including:

- To provide our products or services to you, and for the effective fulfillment of any contractual obligations owed by us to you
- To comply with legal and regulatory requirements
- To comply with industry codes to which we subscribe, or which apply to us
- To correctly assess your insurance needs in order to provide you with the most suitable product at the most appropriate price
- To adequately fulfill your claims
- To conduct credit checks
- To confirm and verify your identity or to verify that you are an authorised user for security purposes
- For the detection and prevention of fraud, crime, money laundering or other malpractice
- For debt tracing or debt recovery
- To conduct market or customer satisfaction research or for statistical analysis
- For audit and record keeping purposes
- For the purpose of legal proceedings
- When it is otherwise allowed by law.

YOUR RIGHT TO ACCESS AND CORRECT YOUR INFORMATION

You have the right to request details of any personal information we hold about you. To do this, simply view our Promotion of Access to Information (PAIA Manual) which contains details about the procedure you must follow in order to request access to information held by us. Please note that any such access request may be subject to a payment of a legally allowable fee, depending on the nature of the information to which you require access. To ensure timeous communication and service, please remember to let your Broker or Scheme Administrator know if your information changes at any time you have the right to ask your Broker/Scheme Administrator to update, correct or delete your personal information. Please contact your Broker or Scheme Administrator telephonically or by way of written communication for further instructions on changes to your details.

You also have the right to ask us to update, correct or delete your personal information. You may do this by contacting us via email **(schemes@ominsure.co.za <mailto:schemes@ominsure.co.za>)** or by contacting your Broker or Scheme Administrator. We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information.

All complaints should be directed to your insurer as an escalation where the Broker or Scheme Administrator has not successfully addressed your request. You also have the right to complain to the Information Regulator should your complaint remain unresolved. Their contact details are:

<http://www.justice.gov.za/inforeg/index.html>

Telephone number: (012) 406 4818

Facsimile number: (086) 500 3351

Email: inforeg@justice.gov.za <mailto:inforeg@justice.gov.za>

To view our full privacy notice and to exercise your preferences, please visit our website on <https://www.oldmutual.co.za/articles/old-mutual-insure-privacy-policy>

TYPE OF POLICY

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

EXTENT OF YOUR PREMIUM OBLIGATIONS

Your premium obligations are:

Premium	:	3 284.35	
Sasria	:	79.75	
Broker Fees	:	328.44	
Underwriter Fees	:	-	
Retained Fee	:	-	
Value Added Products	:	506.32	
Additional Services Broker Fees	:	-	
Additional Services Underwriter Fees	:	-	
Total Payable	:	4 198.86	
Inclusive of Commission of	:	521.08	Paid Monthly to Risk Benefit Solutions (Pty) Ltd
Inclusive of Commission for Additional Services of	:	63.58	
Inclusive of VAT of	:	481.64	
Inclusive VAT for Additional Services of	:	66.04	

Fees (Included Above)	Underwriter Fees	Broker Fees	
Administrator Fee	-	328.44	
Additional Services Fees	-	-	

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.

Consequences of not paying premium:

If you do not pay the premium within 30 days of the due date, cover will be cancelled with effect from midnight on the day before the due date.

WARNING

(1) A material fact is one which is so important to Old Mutual Insure that if it knew about it, Old Mutual Insure may not have insured you or may have insured you on different terms and conditions.
(2) You must be completely honest in all your dealings with Old Mutual Insure. It is your responsibility to ensure that all statements, answers or other information provided by you or by your broker to Old Mutual Insure are accurate and complete. If you do not provide complete and accurate information, it may affect the validity of your policy and any claim you submit may be rejected.
(3) Your duty of disclosure continues for the duration of your policy. You must inform Old Mutual Insure of any changes to material facts or new material facts. This includes any losses you suffer whether or not you elect to claim for the loss.
(4) Your broker has an intermediary contract with Old Mutual Insure. They may also authorised to perform binder or outsource functions on behalf of the Old Mutual Insure. The broker does not have any contractual agreements with any other Short Term Insurer. The product provider is responsible for the product; the broker is responsible for the sale of the product.
(5) Do not sign any blank or partially completed application forms, keep all documents handed to you and complete all forms in ink.
(6) Make notes of what is said to you and do not be pressurized to buy the policy.

OTHER MATTERS OF IMPORTANCE

(a) All material facts must be accurately and properly disclosed, and that the accuracy and completeness of all answers, statements or other information provided by or on behalf of the client, are the client's own responsibility.
(b) It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedules or wording contain the amounts that you pay as a portion of a claim amount and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.
(c) The non-payment of the excess or first amount payable may impact the processing and payment of your claim/s partially or as a whole.
(d) It is your responsibility to ensure that the level of cover provided by your policy is appropriate and meet your needs.
(e) If your premium is paid by debit order, the debit order form must be in favour of the party responsible for the collection of your premium and may not be transferred to another party without your approval or consent.
(f) Non-payment of premiums:
• The amount due, the payment method and the due date are contained in the schedule.
• The consequences of non-payment of premiums are described in the policy wording.
• Annual / *Bi-annual or *Quarterly payment methods:
  ▪ If you do not pay the premium within **30 days** of the due date, cover will be cancelled with effect from midnight on the day before the due date;
  ▪ You have a period of **14 days** from the date you receive your policy contract to decide if you wish to start with the insurance. If you did not have a claim in this period and decided that you do not wish to start with the insurance, we will refund any premiums you have paid. If you want to exercise this cooling-off right, please send us a cancellation notice.
  ***Note**: Bi-annual or Quarterly payment methods are only available on commercial policy products.
• Monthly payment method:
  ▪ You are entitled to a **15 days** grace period in which to pay the premium (other than in the first month of insurance;
  ▪ Should you fail to pay premium, you will receive a written notification no later than 15 days after the insurer became aware of the non-payment of the premium.
• If you do not pay your premium on or before the due date, cover will be cancelled from midnight on the day before the due date.
• It is your responsibility to ensure that there is enough money in your bank account to cover the debit for the insurance premium.
(g) **Cooling Off Rights**:
• if you have an annual, *Bi-annual or *Quarterly policy, and provided that you have not yet claimed, you have 14 days to decide whether you wish to start or continue with the insurance.
• You are entitled to a refund of the premium paid subject to the deduction of the cost of any risk cover actually enjoyed.
• If you wish to cancel the policy, please send a cancellation notice to your broker and/or scheme administrator or to your Old Mutual Insure branch.
Note: Bi-annual or Quarterly payment methods are only available on commercial policy products.
(h) **Waiver of Rights** - Section 21 of the Code of Conduct provides that no provider may request or induce in any manner a customer to waive any right or benefit conferred on the customer by, or in terms of, any provisions of this code, or recognize any such waiver by the customer and any such waiver is null and void.
(i) **Broker Fees / Non-Standard Fees** - The Broker or Scheme Administrator has disclosed the fees paid by you over and above the insurance premium. The amount reflected under "Your premium obligations as a policyholder" has been agreed and consented to by you.
(j) You must be informed of any material changes to the information referred to in paragraphs 1, 2 and 3 above.
(k) If any complaint is not resolved to your satisfaction, you may submit your complaint to the Non-Life Insurer or FAIS Ombud.
(l) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
(m) The product supplier (insurer) must give you 31 days' notice in writing of its intention to cancel your debit order.
(n) The product supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
(o) The product supplier (insurer) must give you 31 days' notice in writing of its intention to cancel your policy.
(p) You are entitled to a copy of your policy free of charge.

ADDITIONAL SERVICES

ABOUT THE UNDERWRITING MANAGER/SERVICE PROVIDER

POLICY INFORMATION

Provider	:	**Global Choices Lifestyle (Pty) Ltd**
Value Added Product	:	**RBS Commercial Road Assist**
Policy No	:	**GLOBAL CHOICES-BLACK-0095754**
Physical Address	:	Metropolitan Office Park, Ground Floor, Block G,82 Wessels Road,Rivonia,Johannesburg,2128
Postal Address	:	Not advised

Telephone	: 0860300303	Fax No.	: 0118074641
Website	: www.globalchoices.co.za	Email	: contact@globalchoices.co.za
Registration Number	: 2002/001705/07	VAT Number	: 4840201000

Authorised Financial Services Provider Licence No: 32425

POLICY INFORMATION

Provider : **X'S Sure (Pty) Ltd**
Value Added Product : **Combined 2026.3**
Policy No : **COMBIN-RBS01-BLACK-0079788**

Physical Address : 187 Gouws Street,Raslouw,Wierda Park,Centurion,0157
Postal Address : P.O. Box 2128,Jukskei Park,Johannesburg,2153

Telephone	: 08600 18140	Fax No.	: 0865 876 630
Website	: www.xssure.co.za	Email	: info@xssure.co.za
Registration Number	: 2005/018707/07	VAT Number	: 4140228265

Authorised Financial Services Provider Licence No: 21101

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 Ethics & Fraud Hotline. Telephone : 0800 212 676
Telephone : (011) 214 0800 / 086 172 7742 Website: www.sasria.co.za
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 or contactus@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
Vat Registered Number : 4140119340
Relevant Insurance Cover Held : Yes
Financial Products : Non-Life Commercial & Personal Lines
Conflict of Interest Policy : Sasria has adopted a Conflict of Interest Management Policy to avoid and mitigate any potential conflicts of interest. The policy is available at www.sasria.co.za

ABOUT YOUR SASRIA COUPON/POLICY

Name and Address of Sasria Agent Company	This is the underlying Insurer who issue your Sasria Coupon/Policy on behalf of Sasria SOC Limited
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by Sasria.
Premium R Frequency of Premium Payments Manager of Premium Payments Due date for	These details are reflected in the quotation, in the policy schedule and in the Disclosure Notice forming part of disclosure for the underlying policy
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium.Please refer also to the Disclosure Notice document which provided further details as to premium and monetary obligations

Sasria is striving for excellence. Should we fail to deliver on our service promises or for any complaints, you can send an email to: contactus@sasria.co.za

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 : Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010
Postal Address : PO Box 41, Menlyn Park, 0063
Telephone : (012) 762 5000 Share Call : 086 066 3274

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

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.