

From: Hannes | Blackhound
To: "Marine Nel"
Cc: "dewald@blackhoundenterprises.com"; "Gareth Bain"; "Fredelene Augustus"; "Lezelle Myburgh"
Subject: RE: FEEDBACK ON CLAIM: BLACKHOUND - RBS01-HIEC-00032932
Date: Thursday, 11 April 2024 11:54:00
Attachments: image002.png

Hi Marine.

Thanks for getting back to me.

We appreciate the assistance RBS have provided us in the past and it does not go un-noticed.
We are generally more than happy to work with you and the team and have referred multiple friends and clients to RBS.

In short, as explained to the assessor:

We had several fail-saves in place as a backup in the event of a harddrive crash or loss of data.

We have 2x Harddrives in our little QNAP server, which is as big as a router, set up to run in RAID, meaning that the 1x harddrive acts as a ghost to the other harddrive. So that in the event the main drive crashes, the "Ghost" drive can immediately kick in, and just continue where the other one crashed.

In addition to this we have a Google drive scheduled to Auto backup our server every night from 12am.

What happened in this one in a trillion event is, both our harddrives crashed after midnight right in the middle of our scheduled backup, so when the drives crashed it did not complete the backup, leaving all the files corrupted on our google drive. Had it happened a couple of hours earlier or later all our backup files would have been perfectly fine.

We acknowledge the fact that through the day to day hustle we neglected to specify the server on our policy when we got it.
We would greatly appreciate any assistance you can give us with regards to the replacement of the harddrives.

As briefly discussed telephonically the other day, are we still covered with the Re-instatement of Data as indicated on our policy?
We are currently still waiting for the results on the Data Recovery from the company in Cape Town.

In light of recent events, it would also be great for us to meet up again to run through the policy, because there are a couple of sections that is confusing.

Kind regards

Hannes Gouws

Director
Professional Senior Architectural Technologist
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From: Marine Nel <Marine.Nel@rbs.co.za>
Sent: Thursday, April 11, 2024 10:58 AM
To: Hannes | Blackhound <hannes@blackhoundenterprises.com>
Cc: dewald@blackhoundenterprises.com; Gareth Bain <Gareth.Bain@rbs.co.za>; Fredelene Augustus <Fredelene.Augustus@rbs.co.za>; Lezelle Myburgh <Lezelle.Myburgh@rbs.co.za>
Subject: RE: FEEDBACK ON CLAIM: BLACKHOUND - RBS01-HIEC-00032932

Dear Hannes;

Computer equipment must be specified with make, model, serial numbers etc
Please see my Record of Advice sent to you on a few occasions following our in person meetings detailing such.

There is no general office equipment section.
You can not compare the inverter to a computer server as it is not the same section or the same use.

I did send your request to management for review, but in this case I do feel if the item was not specified, it is not covered.

We will advise when management reverts back. We did assist with the inverter in good faith so a second good faith claim is a big request.
Claims are paid out of the pool of premium received for items covered so it is not a decision we make lightly.

Please send us a full list of all your equipment/ assets you have and want covered for future make, model, serial number and new replacement values please.

Regards

Marine Nel

Account Executive

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CONTRIBUTOR

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From: Hannes | Blackhound <hannes@blackhoundenterprises.com>
Sent: Thursday, April 11, 2024 10:32 AM
To: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>; Marine Nel <Marine.Nel@rbs.co.za>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: RE: FEEDBACK ON CLAIM: BLACKHOUND - RBS01-HIEC-00032932

Good morning Fredelene and Marine.

The server does form part of the computer and electronics we have in the studio, so surely it must be covered under basic office equipment?
The server is just not specified on the policy, which we will add once replaced.

Looking at the bigger picture we are not asking for a lot on this.

We are trusting RBS with everything at the moment, personal for both Dewald, myself and my wife and for our business. We have been a client of yours for years now.

When our inverter broke last year you assisted us with the replacement of the item, even though it was not an item specified on the insurance policy.

Regarding the Re-instatement of Data, we have a basic coverage of R10 000 for this on our policy.

I am struggling to understand how the file is "now closed" without any further communication or even a hint of assistance.

Kind regards

Hannes Gouws

Director
Professional Senior Architectural Technologist
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From: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>
Sent: Thursday, April 11, 2024 10:14 AM
To: Hannes | Blackhound <hannes@blackhoundenterprises.com>; Marine Nel <Marine.Nel@rbs.co.za>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: FEEDBACK ON CLAIM: BLACKHOUND - RBS01-HIEC-00032932

Good day

With reference to the claim submitted.

We received the report from the assessor who states the following:

The server is a stand-alone unit and does not form part of the insured computer system. Mr Gouws acknowledged that he and his partner had failed to inform the Brokers of the existence of this server at renewal.

Based on this information, there is no cover for an uninsured item.

We therefore inform you, that we will now close our file.

You are more than welcome to contact our underwriting department, if you wish to insure this item for any future claims.

Kind Regards

Fredelene Augustus
Claims Consultant

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From: Hannes | Blackhound <hannes@blackhoundenterprises.com>
Sent: Wednesday, April 10, 2024 3:25 PM
To: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>; Marine Nel <Marine.Nel@rbs.co.za>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: RE: 20240318_Claim_HDD's- RBS01-HIEC-00032932

Good afternoon Fredelene and Marine.

I hope you are both keeping well.

I am just following up if you have any feedback for us on this.

The assessor was here on Tuesday, March 26th and we haven't had any feedback since.

Thank you.

Kind regards

Hannes Gouws

Director
Professional Senior Architectural Technologist
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From: dewald@blackhoundenterprises.com <dewald@blackhoundenterprises.com>
Sent: Tuesday, March 26, 2024 8:48 AM
To: 'Fredelene Augustus' <Fredelene.Augustus@rbs.co.za>
Cc: 'Marine Nel' <Marine.Nel@rbs.co.za>
Subject: RE: 20240318_Claim_HDD's- RBS01-HIEC-00032932

Good morning Fredelene,

Just following up on this.

We have not received any updates since last week.

Kindly provide us with a lead-time as to how long this process takes.

Much appreciated.

Kind regards,

Dewald Potgieter

Director
Professional Architectural Technologist
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From: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>
Sent: Wednesday, March 20, 2024 10:26 AM
To: dewald@blackhoundenterprises.com
Subject: Re: 20240318_Claim_HDD's- RBS01-HIEC-00032932

Good day Dewald

I acknowledge receipt of the claim documents.

I appointed an assessor (Mike Gardiner) who will attend to your claim.

Kind Regards
Fredelene

Fredelene Augustus
Claims Consultant

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CONTRIBUTOR

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From: dewald@blackhoundenterprises.com <dewald@blackhoundenterprises.com>
Sent: Monday, March 18, 2024 5:02 PM
To: Marine Nel <Marine.Nel@rbs.co.za>
Cc: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>; 'Hannes | Blackhound' <hannes@blackhoundenterprises.com>
Subject: 20240318_Claim_HDD's

Hi Marine,

I hope you are well.

Kindly find the attached information, as discussed last week.

1. Fault report. (See attached)
2. We had to pay a non-refundable fee to the IT company to see if the data is recoverable. (See Attached - ...Deposit.pdf)
3. We had to pay for the fault report. (See attached - ...Report.pdf)
4. Quotation 1 for fixing Drive 1 and retrieving data. (See attached)
5. Quotation 2 for fixing Both drives and retrieving data (See attached)
6. Claim form. We have excluded the claim amount, as we need your assistance to see what the maximum claim value can be. (See attached)
7. Quotation for replacement Hard drives. We have asked for high-end HDD's from Klopers to prevent future issues. (See attached – C_traderbr...pdf)

If you need any additional information kindly let us know.

Many thanks.

Kind regards,

Dewald Potgieter

Director
Professional Architectural Technologist
SACAP : PAT 90442820

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