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

The Hollard Insurance Company Limited EC (Binder)
Financial Services Provider Licence No. 17698
Eastern Cape

HOLLARD COMMERCIAL 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 : **THE HOLLARD INSURANCE COMPANY LIMITED EC (BINDER)**
Policy type : **HOLLARD COMMERCIAL**
Policy number (Broker) : **NBUS2-0000066**
Additional Reference : RBS142372
Optional Policy Number : NBUS2-0000066

Type of Contract : **MONTHLY**
Period of insurance : (A) 01/01/2025 to 31/01/2025, and renewing monthly thereafter.
(B) Any subsequent period for which the Company agrees to renew this policy or any section thereof.
Original Inception Date : 12/01/2022
Review date : 01/01/2026
Territorial Limits : The cover in this policy is valid within the territorial limits of South Africa, as well as the following countries: Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Zambia and Zimbabwe.

Payment method : Debit Order
Debit / Strike Date : 1st day of each month, or nearest working day thereafter.
Reason for Policy Issue : **Annual Review**

AUTHORISED SIGNATORY

Signed at : CAPE TOWN
Date Printed : 10/10/2024

(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	: **THE HOLLARD INSURANCE COMPANY LIMITED EC (BINDER)**
Postal Address	: P.O. Box 87419 Houghton Johannesburg 2041
Physical Address	: Hollard Arcadia Campus 22 Oxford Road Parktown Johannesburg 2193
Contact Details	: Tel (011) 351 5000 : Fax (011) 351 8034 : E-mail info@hollard.co.za : Website www.hollard.co.za
Registration No.	: 1952/003004/06
VAT Number	: 4450117405
Authorised Financial Services Provider	: Licence Number 17698

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	PREMIUM Monthly
1	FIRE	NO	NO	-	R -	R -
2	BUILDINGS COMBINED	NO	NO	-	R -	R -
3	OFFICE CONTENTS	YES	YES	R 126 100	R -	R 110.34
4	BUSINESS INTERRUPTION	NO	NO	-	R -	R -
5	ACCOUNTS RECEIVABLE	NO	NO	-	R -	R -
6	THEFT	YES	NO	R 10 000	R -	R 68.75
7	MONEY SECTION	NO	NO	-	R -	R -
8	GLASS	NO	NO	-	R -	R -
9	FIDELITY GUARANTEE	NO	NO	-	R -	R -
10	GOODS IN TRANSIT	NO	NO	-	R -	R -
11	BUSINESS ALL RISKS	YES	YES	R 12 000	R -	R 53.75
12	ACCIDENTAL DAMAGE	NO	NO	-	R -	R -
13	COMBINED LIABILITY (CLAIMS MADE BASIS)	YES	NO	R 5 000 000	R -	R 105.00
14	STATED BENEFITS	NO	NO	-	R -	R -
15	GROUP PERSONAL ACCIDENT	NO	NO	-	R -	R -
16	MOTOR COMMERCIAL	YES	YES	R 559 200	R -	R 1 924.00
17	ELECTRONIC EQUIPMENT	YES	YES	R 178 690	R -	R 958.53
18	MACHINERY BREAKDOWN	NO	NO	-	R -	R -
19	MACHINERY BREAKDOWN BUSINESS INTERRUPTION	NO	NO	-	R -	R -
20	EMPLOYERS LIABILITY	NO	NO	-	R -	R -
21	DIRECTORS AND OFFICERS	NO	NO	-	R -	R -
22	DETERIORATION OF STOCK	NO	NO	-	R -	R -
23	MOTOR TRADERS	NO	NO	-	R -	R -
24	THIRD PARTY COMPUTER AND FUNDS TRANSFER FRAUD SECTION	NO	NO	-	R -	R -
25	UMBRELLA LIABILITY	NO	NO	-	R -	R -
26	CLAIMS PREPARATION COSTS SECTION	NO	NO	-	R -	R -
27	EN ROUTE	NO	NO	-	R -	R -

	Prorata/Adjustment	Monthly
Total Premium	R -	R 3 220.37
Total Fees	R -	R 322.04
Insurance Payment	R -	R 3 542.41
Sasria	R -	R 44.80
Sasria Shortfall	R -	R 31.37
Subtotal (15% VAT Incl)	R -	R 3 618.58
Additional Services (15% VAT Incl)	R -	R 45.00
TOTAL	R -	R 3 663.58

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 R477.86 and Commission of R508.80.

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.

For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 15%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

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.

Additional Services

The Value Added Product charge includes V.A.T. of R5.87 and Commission of R 5.90. 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 Clauses, Warranties & Endorsement Wordings

General exceptions, conditions and provisions

Please refer to your Hollard Commercial Policy wording

Claims preparation costs

The insurance by each section of this policy is extended to include costs reasonably incurred by the Insured in producing and certifying the particulars or details required by the Company in terms of General Condition 7 Claims or to substantiate the amount of any claim;

PROVIDED THAT:

1.1 the liability of the Company for such costs shall not exceed R250 000 (two hundred and fifty thousand Rand) or the amount stated in the Section Limits, whichever is the greater, for each and every occurrence and applicable to all sections cumulatively claimed under;
1.2 the liability of the Company shall not exceed R250 000 (two hundred and fifty thousand Rand) in any one insurance period in the aggregate or the amount stated in the Section Limits;
1.3 each and every claim shall be reduced by R1 000 (one thousand Rand).

Endorsement with effect from 1 June 2020:

General Exclusion - Damage or loss causes directly or indirectly by Infectious or contagious disease

Notwithstanding any specific provision of a specific section of this policy including any exclusion, exception, insured peril, extension or other provision not mentioned herein which specifically overrides a general exclusion, this policy does not cover death, injury, sickness, loss, damage/s (physical or financial), cost or expense of any type whatsoever, legal liability, or any consequential loss directly or indirectly caused by, arising out of, resulting from or in consequence of:

1. any infectious or contagious disease (of whatsoever nature or cause);
2. any indication, fears or threat of a possible infectious or contagious disease (of whatsoever nature or cause); irrespective:

i) of where in the world such disease may exist or be feared to exist;
ii) of whether or not a declaration by a local, regional, international or governmental authority including but not limited to the President of South Africa that an infectious or contagious disease exists locally or in any area or nationally or constitutes or has given rise to a national state of disaster or emergency.

ENDORSEMENT FORMING PART OF THIS POLICY WITH EFFECT FROM 01 APRIL 2023

GENERAL EXCEPTIONS

General Exception 8. Electricity Grid Failure exclusion is added which reads as follows:

8. Electricity Grid Failure exclusion Notwithstanding any provision of any section of this Policy including any Exclusion, Condition, Exception, Insured Peril, Extension or other provision not mentioned herein, this Policy does not cover any loss, damage/s (physical or financial), cost or expense of any type whatsoever, legal liability, or any consequential loss directly or indirectly caused by, attributable to, arising out of, resulting from, following or in any way in consequence of or in connection with any Electricity Grid Failure (as defined below).

Electricity Grid Failure is an interruption to or suspension of electricity supply, in any manner, from whatsoever source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.
This exclusion also applies to consequential losses in respect of any public utilities that are affected by Electricity Grid Failure including, but not limited to, the disruption of water, telecommunications and sewage systems as well as the deterioration of stock, food or other items. This exclusion does not apply to Loadshedding (defined below) which remains covered subject to the remaining terms and conditions set out in the policy.

Loadshedding is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured implemented in phases which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.
The theft covers of the policy have security requirements, such as alarm systems. It must be noted that there is no cover in place if these requirements are not met in any way, whether directly or indirectly due to Electricity Grid Failure. The Provision in the alarm warranty that states “cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured.” is deleted should such unavailability of electricity be as a result of Electricity Grid Failure.

OFFICE CONTENTS

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	126 100	110.34
Sub-Section B : Rent	: YES	37 830	-
Sub-Section C : Documents	: YES	50 000	-
Sub-Section D : Legal Liability Documents	: YES	50 000	-
Sub-Section E: Increased Cost of Working	: YES	31 525	-
ADDITIONAL PERILS			
Imminent Danger Security Costs (SASRIA ONLY)	: YES		
EXTENSIONS & CLAUSES			
Theft - Forcible and Violent Entry or Exit	: YES	31 525	-
Theft Full Cover	: NO		
Riot and Strike Non-Motor (Outside RSA and Namibia)	: NO		
Locks and Keys (Additional Cover)	: NO		
Burglar Alarm Warranty	: YES		
Leakage Extention (Additional Cover)	: NO		
Damage caused by Baboons/ Monkeys (Buildings)	: NO		
Tenants Improvements	: NO		
Security Costs	: NO		
		TOTAL	110.34

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) Burglar Alarm Warranty
2) Firefighting equipment

SECTION WORDING

OFFICE CONTENTS

OPTIONAL COVER (available at an additional premium)

Leakage Buy up option available	As stated in the schedule	Nil
Theft Extension	25% of sum insured or the amount stated in the schedule	10% of claim min R 500 or the amount stated in the schedule
Wild Baboons	As stated in the schedule	10% of claim min R500

Subsidence and landslip (limited cover)
This section is extended to include loss of or damage to the insured property caused by subsidence or landslip of the land supporting the said insured property or heave thereof provided that such loss or damage is not caused by or does not arise from:

13.1 normal settlement, shrinkage or expansion, of the land supporting the insured property;
13.2 alterations, additions or repairs to the building(s);
13.3 compaction or infill;
13.4 defective or faulty design, materials or workmanship
13.5 excavations other than mining operations;
13.6 contraction and/or expansion of soil, clay or similar types or moist or damp;
13.7 removal or weakening of support to the insured property.

The Company will not be liable for:

1. Loss of or damage to swimming pools and surrounds, tennis courts, terraces, patios, paths, driveways, septic or conservancy tanks, drains, water courses, walls, gates, posts and fences, retaining and screening walls unless the insured building(s) are damaged at the same time by the same event;

2. Loss of or damage to solid floor slabs or any part of the Insured property resulting from the movement of such slabs unless the foundation supporting the external walls of the Insured building(s) are damaged by the same cause at the same time;
3. Consequential loss whatsoever;
4. Damage existing at commencement of cover.

The Company will not be liable for work necessary to prevent further loss or damage due to subsidence, landslip or heave except where appropriate design precautions were implemented during the original construction of the insured property and any subsequent additions thereto.
The Insured will be responsible for the first R2 500 of each and every occurrence giving rise to a claim
If required the Insured must give proof that the loss or damage being claimed for was caused by subsidence, landslip or heave.

Power surge

The Company shall indemnify the Insured up to R100 000 (one hundred thousand Rand), in the aggregate, for each and every occurrence or series of losses from one event;

PROVIDED THAT:

1. the Insured shall be responsible for the first 10% (ten percent) with a minimum of R2 500 (two thousand five hundred Rand) for each and every claim; or
2. if the Insured can prove to the satisfaction of the Company that an approved surge protector is installed, then the deductible mentioned in 1. above shall
be waived.

Subject to the Definitions, Provisions, Specific Exceptions, Terms and Conditions in these Sections

Malicious damage

Damage directly occasioned by or through or in consequence of the deliberate or wilful or wanton act of any person committed with the intention of causing such damage;
PROVIDED THAT:
This Extension does not cover:
11.1 damage related to or caused by fire or explosion;
11.2 loss or damage for which indemnity is available in terms of the Theft section or policy;
11.3 consequential or indirect damage of any kind or description whatsoever, other than loss of ent if specifically Insured;
11.4 damage resulting from total or partial cessation of work or the retarding or interruption or cessation of any process or operation;
11.5 damage occasioned by permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority;
11.6 damage related to or caused by any occurrence referred to in General Exception 1.1.1, 1.1.2, 1.1.3, 1.1.4, 1.1.5 or 1.1.6 of this policy or the act of any lawfully established authority in controlling, preventing, suppressing or in any way dealing with any such occurrence.

If the Company alleges that, by reason of Provision 11.1, 11.2, 11.3, 11.4, 11.5, or 11.6 loss or damage is not covered by this Section, the burden of proving the contrary shall rest on the Insured.

If any building insured or containing the insured property becomes unoccupied for 30(thirty) consecutive days, the insurance in respect of this Extension is suspended as regards the property affected unless the Insured, before the occurrence of any damage, obtains the written agreement of the Company to continue this Extension.

During the period of the initial unoccupancy of 30 (thirty) consecutive days, the Insured shall become a co-insurer with the Company and shall bear a proportion of any damage equal to 20 percent (20%) of the claim before deduction of any first amount payable.

WARRANTIES & ENDORSEMENTS

Burglar Alarm Warranty

In respect of any premises stated in the schedule to be subject to this Condition that a burglar alarm shall be installed, it is a condition precedent to the liability of the Company and warranted that:

1. The burglar alarm installed at the protected premises shall be fully activated whenever the protected premises are not open for normal business unless any principal, partner, director or employee is in the protected premises;
2. The insurance shall not cover loss of or damage to the property following the use of keys, the keypad code or remote control of the burglar alarm or any duplicate thereof belonging to the Insured unless such keys, keypad code or remote control were obtained by theft. Unless specifically stated to the contrary, all premises shall be protected by such alarm and it is further warranted that:
   - 2.1 the contract for any burglar alarm services shall include services of a 24-hour armed response unit;
   - 2.2 the control panel shall have an event log and the arming and disarming of the alarm shall be logged and after the occurrence of a claim the insurers will be entitled to request full information of the relevant log;
   - 2.3 such alarm will be maintained in proper working order but the Insured shall be deemed to have discharged their liability if they have maintained their obligations under a maintenance contract with the installation/ service Company of the alarm system
     Provided That: Cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured.

Firefighting equipment

It is a condition precedent to liability and it is warranted that the Insured shall implement and maintain all the requirements in respect of firefighting equipment by:

1. complying with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable;
2. ensuring that all equipment is maintained and serviced by a competent service provider or agent of the manufacturer;
3. ensuring that equipment is serviced and inspected annually in accordance with the manufacturer's specifications;
4. properly locating all signage so that it is clearly visible and unobstructed;
5. keeping a record of annual services of firefighting equipment;
6. educating and training staff in the operation of such firefighting equipment on the premises.

THEFT

Insurance Cover Details

RISK ADDRESS

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

	Included	Limits	Premium
INSURANCE DETAILS			
Theft Cover - First Loss	: YES	10 000	68.75
EXTENSIONS & CLAUSES			
Damage to Buildings - Increased Limit	: NO		
Customers Vehicles	: NO		
Loss of / or Damage to Personal Effects Extended	: NO		
Loss of/ or Damage to Locks and Keys Extended	: NO		
Loss of Fixtures and Fittings extended	: NO		
Costs and Expenses Extended Cover	: NO		
Losses in the Open	: NO		
Burglar Alarm Warranty	: YES		
Malicious Damage	: YES	10 000	-
		TOTAL	68.75

Memoranda

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

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) Burglar Alarm Warranty

WARRANTIES & ENDORSEMENTS

Burglar Alarm Warranty

In respect of any premises stated in the schedule to be subject to this Condition that a burglar alarm shall be installed, it is a condition precedent to the liability of the Company and warranted that:

1. The burglar alarm installed at the protected premises shall be fully activated whenever the protected premises are not open for normal business unless any principal, partner, director or employee is in the protected premises;
2. The insurance shall not cover loss of or damage to the property following the use of keys, the keypad code or remote control of the burglar alarm or any duplicate thereof belonging to the Insured unless such keys, keypad code or remote control were obtained by theft. Unless specifically stated to the contrary, all premises shall be protected by such alarm and it is further warranted that:
    - 2.1 the contract for any burglar alarm services shall include services of a 24-hour armed response unit;
    - 2.2 the control panel shall have an event log and the arming and disarming of the alarm shall be logged and after the occurrence of a claim the insurers will be entitled to request full information of the relevant log;
    - 2.3 such alarm will be maintained in proper working order but the Insured shall be deemed to have discharged their liability if they have maintained their obligations under a maintenance contract with the installation/ service Company of the alarm system

      Provided That: Cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured.

BUSINESS ALL RISKS

Insurance Cover Details

	Included		Limits	Premium
INSURANCE DETAILS	**Included**			
Business All Risks - Specified Items	: YES			
Description				
Generator: Ryobi RG3500 3kW			6 000	27.50
Skyworth TV Model: 50SUD9300F SN: Please advise			6 000	26.25
		Subtotal:	**12 000**	**53.75**
ADDITIONAL PERILS				
Imminent Danger Security Costs (SASRIA ONLY)	: NO			
EXTENSIONS & CLAUSES				
Sub-Section B : Increase in Cost of Working	: NO			
Riot and Strike Non-Motor (Outside RSA and Namibia)	: NO			
Replacement Value Condition	: YES			
Security Costs	: NO			
		TOTAL		53.75

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) Locked Boot Clause 2022
2) Overnight clause

BUSINESS ALL RISKS

OPTIONAL COVER (available at an additional premium)

Increase in cost of working	Limited to R 50 000	R 1 000

WARRANTIES & ENDORSEMENTS

Locked Boot Clause 2022

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.

Overnight clause

The company shall not be liable for:
Theft of goods left overnight in a vehicle which is in the custody or control of the insured or any principal, partner, director or employee of the insured is excluded unless the property is contained in a completely closed and securely locked vehicle and the vehicle itself is housed in a securely locked building and entry to or exit from such locked vehicle and building is accompanied by forcible and violent entry or exit.

COMBINED LIABILITY (CLAIMS MADE BASIS)

Insurance Cover Details

RISK ADDRESS

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

	Included	Limits	Premium
INSURANCE DETAILS			
Claims Made Basis : General and Tenants	: YES	5 000 000	105.00
- Retroactive Date	: 01 Dec 2021		
Claims Occurring Basis : General and Tenants	: NO		
EXTENSIONS & CLAUSES			
Products Liability	: NO		
Defective Workmanship	: NO		
EU Liability	: NO		
Extended Reporting Option	: NO		
Work Away	: YES		
Wrongful Arrest & Defamation	: YES	150 000	-
Defamation	: NO		
Warehouseman's Liability	: NO		
Legal Defence Costs	: YES	150 000	-
		TOTAL	105.00

Memoranda

Combined Liability (Claims Made Basis)
Spread Of Fire - Limit R1 000 000.00

Claims Made Basis : General and Tenants
Industry

Architecture office
Music studio

COMBINED LIABILITY

OPTIONAL EXTENSION (available at an additional premium)

Extended Reporting	Not exceeding 36 months
Products Liability	Limited to the sum insured
Defective Workmanship	Limited to sum insured
EU Liability	Limited to sum insured

MOTOR COMMERCIAL

VEHICLE ASSET REGISTER

Insurance Cover Details

	Item Ref.	Manufacturer	Model	Fleet Nr.	Year	Reg No	Cover	Indemnity Limit	Premium
1	MOT0001	AUDI	A4 2.0 TDI SE MULTITRONIC		2016	JRT465EC	COMP	217 200	741.02
2	MOT0004	TOYOTA	HILUX 2.4 GD-6 RB SRX P/U E/CAB		2019	TBA	COMP	342 000	1 179.15
							Sasria Incl.		26.17
							TOTAL	559 200	1 920.17

COVER DESCRIPTIONS

1 - (COMP) - Comprehensive
2 - (TPO) - Third Party Only
3 - (TPFT) - Third Party Fire And Theft
4 - (TPFO) - Third Party Fire Only
5 - (ORCOMP) - Off-Road Comprehensive
6 - (COMPETH) - Comprehensive - Excluding Theft/Hijacking
7 - (COMPLTH) - Comprehensive - Limited Theft / Hijacking Cover
8 - (TPFTH) - Third Party and Fire - Theft and Hijacking Excluded

MOTOR COMMERCIAL

VEHICLES < 3500KG

Insurance Cover Details

		Indemnity Limit	Premium
Item Reference	: MOT0001		
COMMON RISK ADDRESS	: UNIT 10, THE NETWORK; 19 CACTUS ROAD; FAIRVIEW; PORT ELIZABETH; 6070		
VEHICLE DETAILS			
Manufacturer	: **AUDI**	217 200	724.00
Model	: **A4 2.0 TDI SE MULTITRONIC**		
Year	: 2016		
Registration Number	: JRT465EC		
M&M Code	: 04042375		
M&M Valuation Method	: Retail		
Engine Number	: WAUZZZ8KXFA16573		
Chassis Number	: CGL488278		
Registered Owner	: BLACKHOUND ENTERPRISES (PTY) LTD		
COVER DETAILS			
Cover Type	: Comprehensive		
Class of Use	: Private, Business or Commercial		
No Claim Bonus	: 0		
Claim Free Group	: 5		
Sasria Cover	: Yes		2.02
VEHICLE SECURITY			
Gearlock	: No		
Immobiliser	: Factory Fitted		
Overnight Parking	: Unknown		
Drivecam	: No		
Data Dot	: No		
ICab	: No		
Alarm System	: Unknown		
Sub-Section A Loss or Damage		217 200	
CLAUSES AND EXTENSIONS	**Taken First Amount Payable**		
Riot and Strike (Outside RSA and Namibia)	: No	-	-
Credit Shortfall	: No	-	-
Car Hire	: No	-	-
Loss of Keys Extended	: No	-	-
Excess Waiver	: No	-	-
Accessories	: No	-	-
Contingent Liability	: Yes	1 000 000	15.00
		TOTAL	741.02

MOTOR COMMERCIAL

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**	342 000	1 140.00
Model	:	**HILUX 2.4 GD-6 RB SRX P/U E/CAB**		
Year	:	2019		
Registration Number	:	TBA		
M&M Code	:	60039221		
M&M Valuation Method	:	Retail		
Engine Number	:	TBA		
Chassis Number	:	TBA		
Registered Owner	:	BLACKHOUND ENTERPRISES (PTY) LTD		
COVER DETAILS				
Cover Type	:	Comprehensive		
Class of Use	:	Private & Business		
No Claim Bonus	:	0		
Claim Free Group	:	1		
Sasria Cover	:	Yes		24.15
VEHICLE SECURITY				
Gearlock	:	No		
Immobiliser	:	Factory Fitted		
Overnight Parking	:	Unknown		
Drivecam	:	No		
Data Dot	:	No		
ICab	:	No		
Alarm System	:	Unknown		
Sub-Section A Loss or Damage			342 000	
CLAUSES AND EXTENSIONS		**Taken First Amount Payable**		
Riot and Strike (Outside RSA and Namibia)	:	No	-	-
Credit Shortfall	:	No	-	-
Car Hire	:	No	-	-
Loss of Keys Extended	:	No	-	-
Excess Waiver	:	No	-	-
Accessories	:	No	-	-
Contingent Liability	:	Yes	1 000 000	15.00
			TOTAL	1 179.15

MOTOR COMMERCIAL EXTENSIONS

Insurance Cover Details

		Limits	Premium
COVER EXTENSION			
Passenger Liability Cover Extension	: Yes	2 500 000	-
Unauthorized Passenger Liability Cover Extension	: Yes	2 500 000	30.00
Parking Facilities and Movement of Third Party Vehicles Cover Extension	: Yes	2 500 000	-
Wreckage Removal Cover Extension	: Yes	10 000	-
EXTENSIONS & CLAUSES			
Contingent Liability Cover Extension	: No		
		TOTAL	30.00

THE LIMITS OF INDEMNITY (SUB-SECTION B)

(a) in respect of any occurence directly or indirectly due to or in consequence of fire or explosion	: R1 000 000
(b) passenger liability (extension 2 and/or 3) - Amount Stated	:
(c) any other event and the aggregate of (a), (b) and (c)	: R2 500 000

Optional Extension (available at an additional premium)

Contingent Liability		As stated
Credit Shortfall	Limited to R 30 000 with option to increase	Nil
Excess Waiver	Optional Extension. Sedans. Commercial vehicles not exceeding 3 500kg GVM	Nil
Waiver of Basic compulsory first amount payable	As stated in the policy schedule	Nil
Unauthorised passenger liability	Not exceeding amount stated in schedule	Nil
Loss of Use - vehicle hire	Refer RBS Car Hire	As stated

Motor Commercial

A. First Amount Payable - Business/Private Cars:

The following amounts are cumulative:
Items 1 to 5
Items 6 and 7

Excess	Limit
1.Basic excess -	5% of the claim with a minimum of R2 000
2.Where the vehicle is being driven or is in an additional R1 000 the charge of a person under 25 years of age -	an additional R1 000
3.Where the vehicle is being driven or is in charge of any person who has held a valid drivers license for a period of less than 2 years or who holds a learners license -	an additional R500
4.Subsequent claim(s) on same vehicle an within a 12 month period -	additional R500
5.Any additional excess reflected on the schedule for which the insured may have received a discount in premium.	
6.In respect of loss or damage by theft or hijacking of the vehicle if not fitted with an **early warning tracking device**	10% of the claim with a minimum of R1 000.
7.If the stolen vehicle as not fitted with an anti-theft device (apart from the ignition switch) (Vehicle Security Association), or installed by	
the manufacturer of the vehicle when new -	an additional R500 that automatically disables the ignition as well as the starter
system and which was either	approved by Vesa

Limitations:

Audio equipment not specified -	Limited to a maximum of R1 000 subject to the basic motor excess
Car Phones not specified -	Limited to a maximum of R500 subject to the basic motor excess

Windscreen/Glass excess:
20% of the claim with a minimum of R500
Excess for Loss of Keys Extension (if included) - R200

B. First Amount Payable - Commercial Vehicles (with a gross vehicle mass of less than 3 500 kilograms):

The following amounts are cumulative:
Items 1 to 5
Items 6 and 7

1.Basic excess	-5% of the claim with a minimum of R2 500
2.Where the vehicle is being driven by or is in age charge of any person under 25 years of	-an additional R1 000
3.Where the vehicle is being driven or is in charge of any person who has held a valid drivers license for a period of less than 2 years or who holds a learners license	-and additional R500
4.Subsequent claim(s) on same vehicle within a 12 month period	-and additional R500

5.Any additional excess reflected on the schedule for which the insured may have received a discount in premium.	
6.In respect of loss or damage by theft or hijacking of the vehicle if not fitted with an **early warning tracking device**	-10% of the claim with a minimum of R1 000.
7.If the stolen vehicle as not fitted with an anti-theft device (apart from the ignition switch) that automatically disables the ignition as well as the starter system and which was either approved by Vesa (Vehicle Security Association), or installed by the manufacturer of the vehicle when new - Limitations:	an additional R500
Audio equipment not specified	-Limited to a maximum of R2 000 subject to the basic motor excess
Car Phones not specified	Limited to a maximum of R500 subject to the basic motor excess

Windscreen/Glass Excess:

20% of the claim with a minimum of R500

Excess for Loss of Keys Extension (if included)	-R200

C. First Amount Payable - Commercial Vehicles (with a gross vehicle mass of more than 3 500 kilograms):

The following amounts are cumulative:
Items 1 to 4

1.Basic excess	-7.5% of the claim with a minimum of R5 000
2.Where the vehicle is driven by or is in charge of any person under 25 years of age	-an additional R1000
3.Where the vehicle is being driven or is in charge of any person who has held a valid drivers license for a period of less than 2 years or who holds a learners license	-an additional R1 000
4.Any additional excess reflected on the schedule for which the insured may have received a discount in premium.	
5.In respect of loss or damage by theft or hijacking or any attempt thereat of the vehicle	-10% of the claim with a minimum of R2 500.

Windscreen/Glass Excess:

20% of the claim with a minimum of R500

D. First Amount Payable - Motor Cycle

The following amounts are cumulative:
Items 1 to 3

1.Basic excess	- 5% of the claim with a minimum of R2 000
2.Where the motor cycle is being driven by or is in charge of any person under 25 years of age	-an additional R1 000
3.Where the motor cycle is being driven or is in charge of any person who has held a valid drivers license for a period of less than 2 years or who holds a learners license	-and additional R1 000
4.In respect of loss or damage by theft or hijacking or any attempt thereat with of the motor cycle	-10% of the claim a minimum of R1 000.

THEFT OF ACCESSORIES OF MOTOR CYCLES ARE EXCLUDED

E. First Amount Payable - Trailer

1.Basic excess	-5% of the claim with a minimum R750

Tracking Device Requirements

Endorsement forming part of the motor section of this policy with effect from 01 AUGUST 2023

MOTOR SECURITY

Requirements Regarding Anti-theft Devices

1 Tracking device requirement for high-risk vehicles

Theft, attempted theft or hi-jack cover in respect of the following vehicles will be subject to the fitment of:

1.1. **one** tracking device which must be either a radio frequency or early warning tracking and recovery system:

- Toyota Etios (all models and years)
- Toyota Hilux (all models manufactured from 2006 to 2015)
- Toyota Fortuner (all models manufactured from 2006 to 2015)
- Nissan NP200 (all models and years)
- VW Polo (all models manufactured from 2010 onward)
- Ford Ranger (all models manufactured from 2012 onward)

1.2. **two** tracking devices, one of which must be an early warning tracking and recovery system:

- Toyota Hilux (all models manufactured from 2016 onward)
- Toyota Fortuner (all models manufactured from 2016 onward)
- Toyota Prado (all models manufactured from 2018 onward)
- Toyota Land Cruiser 200 (all models manufactured from 2017 onward)
- Lexus (all models manufactured from 2018 onward)

This requirement applies to vehicles which predominantly reside and/or operate in the Gauteng or KwaZulu-Natal province(s), irrespective of the value of the vehicle.

2 Tracking device requirement for vehicles with a sum insured of R500 000 and over

All other vehicles, not mentioned above, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system. In the event that the insured vehicle is stolen or hi-jacked and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.

Specific Conditions

In the event of theft, attempted theft or hi-jack of such vehicle:

1 the onus rests upon the Insured to prove that the security system(s) was installed, engaged and fully operational at the time of loss for requirements 1. and 2. above;

2 the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers and/or installers of any such security system(s) are adhered to at all times for requirements 1. and 2. above. This includes regular self-testing or testing otherwise;

3 the Company shall not be liable for any loss or damage arising from theft, attempted theft or hi-jack of such vehicle, in respect of requirement 1. above, if the Insured:

3.1. fails to install the required security device(s) or to engage and/or activate it prior to the theft, attempted theft or hi-jacking of the vehicle;

3.2. cancels the service agreement(s);

3.3. fails to pay any subscription due in terms of such agreement(s).

Unless otherwise agreed by the Company in writing, the above noted motor security requirement(s) will apply over and above any other security requirements stated in the Policy Wording or Policy Schedule.

ELECTRONIC EQUIPMENT

Insurance Cover Details

RISK ADDRESS

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

INSURANCE DETAILS	Included	Limits	Premium
Sub-Section A : Material Damage	: YES		
Description	: Computer system incl. keyboard, mouse	49 600	162.75
Category	: Computer Equipment		
Make	: Evetech		
Model	: 11th Gen Core i9		
Serial Number	: see Memo		

Memos

Equipment description: Steelseries Apex 3 keyboard SN: 6479532131172109514; MSI Clutch GM30 Mouse SN: S120401690D2210037002141;
11th Gen Core i7 11700 4.9GHz Quadro T1000 Workstation PC; Core i9-11900KF (3.5GHz, 16MB Cache, 8x Cores, 5.3GHz Turbo); ASUS ROG STRIX B560-G GAMING WIFI Intel M-ATX Motherboard; NVIDIA QUADRO T1000 4GB 640 CUDA Core Workstation Card; [RGB] EVETECH ARES Tempered Glass RGB Gaming Case; Gamdias KRATOS P1-750G RGB 750W Modular Power Supply; 64GB DDR4 2666Mhz High Performance Gaming RAM; Gamdias Chione M2-240R AIO CPU Liquid Cooler; [NVMe] Hikvision E2000 512GB M.2 SSD Read Upto 3300MB/s; 4TB High Performance 64MB Cache Hard Disk Drive (HDD); Integrated High Quality HD Sound Card; 1200Mbps Ultra-fast Wireless AC Dual Band Adapter (WIFI); Windows 11 Home 64bit

		Limits	Premium
Description	: Inverter	9 300	30.52
Category	: Computer Equipment		
Make	: Synapse		
Model	: 3.0+ (Plus)		
Serial Number	:		
Description	: Keyboard	2 160	7.09
Category	: Computer Equipment		
Make	: Steel Series		
Model	: Apex 3		
Serial Number	: 6479531631442003803		
Description	: Laptop	21 600	229.64
Category	: Laptops/Notebooks/Palmtops/Portable Printers		
Make	: Dell		
Model	: Precision 55320 Notebook		
Serial Number	: AECMCPT-LAP25		
Description	: Laptop - MSI	37 400	397.61
Category	: Laptops/Notebooks/Palmtops/Portable Printers		
Make	: GP72 7REX		
Model	: Leopard Pro		
Serial Number	: K1702N0053288		
Description	: Monitor	3 240	10.63
Category	: Computer Equipment		
Make	: Dell		
Model	: 24"		
Serial Number	: 0TP7H7-TV100-158-0-QLB		
Description	: Monitor	5 850	19.20
Category	: Computer Equipment		
Make	: Samsung		
Model	: SZ4F350FHU		
Serial Number	: ZZMYH4ZN6093608		

ELECTRONIC EQUIPMENT

Insurance Cover Details

RISK ADDRESS

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

INSURANCE DETAILS	**Included**	**Limits**	**Premium**
Description	: Monitor	6 420	21.07
Category	: Computer Equipment		
Make	: Dell		
Model	: S2721HGF		
Serial Number	: CN-0W8M35-WSL00-14E-DC1W-A02		
Description	: Monitor	5 400	17.72
Category	: Computer Equipment		
Make	: Samsung		
Model	: 27" Model No: C27F581FD		
Serial Number	: 0PGUHTNJ200007D		
Description	: Mouse	1 080	3.54
Category	: Computer Equipment		
Make	: Steel Series		
Model	: Rival 3		
Serial Number	: 6251336204132102654		
Description	: Printer	6 380	20.93
Category	: Printers / Scanners		
Make	: HP		
Model	: OFFICE JET-PRO 774WIDEFORMAT-All-IN-ONE		
Serial Number	: CN2157502F		
Description	: Server	8 100	26.58
Category	: Computer Equipment		
Make	: QNAP		
Model	: TS - 32K - 2Bay		
Serial Number	:		
Description	: Sound system	2 160	7.09
Category	: Other		
Make	: Logitech		
Model	: Z607 5.1 Surround sound		
Serial Number	: Please advise		
Sub-Section B : Increase in Cost of Working	: YES	10 000	-
Sub-Section B : Re-instatement of Data	: YES	10 000	-
ADDITIONAL PERILS			
Imminent Danger Security Costs (SASRIA ONLY)	: NO		
EXTENSIONS & CLAUSES			
Telecommunication Access Lines	: NO		
Incompatibility Cover	: YES	10 000	2.08
Riot and Strike Non-Motor (Outside RSA and Namibia)	: NO		
Burglar Alarm Warranty	: YES		
Additional Increase in Cost of Working	: NO		
Re-instatement of Data extended	: YES	10 000	2.08
Failure of Electricity Supply	: NO		

ELECTRONIC EQUIPMENT

Insurance Cover Details

RISK ADDRESS

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

		Limits	Premium
EXTENSIONS & CLAUSES			
Transit and Away from Premises	: YES		
Security Costs	: NO		
	TOTAL		958.53

Memoranda

Electronic Equipment
Fire Extinguishing Charges - Limit R10 000.00

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) Burglar Alarm Warranty
2) Locked Boot Clause 2022
3) Overnight Clause

ELECTRONIC EQUIPMENT

OPTIONAL EXTENSION (available at an additional premium)

Incompatibility Cover	Limited to 20% of the sum insured or amount stated in the limits section Max R 25 000 whichever is the lesser	As stated
Telkom Access Lines	Limited to the amount specified in the schedule	Nil

WARRANTIES & ENDORSEMENTS

Burglar Alarm Warranty

In respect of any premises stated in the schedule to be subject to this Condition that a burglar alarm shall be installed, it is a condition precedent to the liability of the Company and warranted that:

1. The burglar alarm installed at the protected premises shall be fully activated whenever the protected premises are not open for normal business unless any principal, partner, director or employee is in the protected premises;
2. The insurance shall not cover loss of or damage to the property following the use of keys, the keypad code or remote control of the burglar alarm or any duplicate thereof belonging to the Insured unless such keys, keypad code or remote control were obtained by theft. Unless specifically stated to the contrary, all premises shall be protected by such alarm and it is further warranted that:
   - 2.1 the contract for any burglar alarm services shall include services of a 24-hour armed response unit;
   - 2.2 the control panel shall have an event log and the arming and disarming of the alarm shall be logged and after the occurrence of a claim the insurers will be entitled to request full information of the relevant log;
   - 2.3 such alarm will be maintained in proper working order but the Insured shall be deemed to have discharged their liability if they have maintained their obligations under a maintenance contract with the installation/ service Company of the alarm system
     Provided That: Cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured.

Locked Boot Clause 2022

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.

Overnight Clause

The company shall not be liable for:

Theft of goods left overnight in a vehicle which is in the custody or control of the insured or any principal, partner, director or employee of the insured is excluded unless the property is contained in a completely closed and securely locked vehicle and the vehicle itself is housed in a securely locked building and entry to or exit from such locked vehicle and building is accompanied by forcible and violent entry or exit.

ADDITIONAL SERVICES SCHEDULE

POLICY INFORMATION

Provider	**Global Choices Lifestyle (Pty) Ltd**
Value Added Product	**RBS Commercial Road Assist**
Policy No	**GLOBAL CHOICES-BLACK-0022966**
Start Date	01-10-2024
Review Date	01-01-2025
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	MOT0001	Make:	AUDI		22.50
		Model:	A4 2.0 TDI SE MULTITRONIC		
		Year:	2016		
		Type of vehicle:	Vehicles < 3500Kg		
		Registration Number:	JRT465EC		
		Vin Number:	CGL488278		
		Engine Number:	WAUZZZ8KXFA16573		
		MM Code:	04042375		
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:	TBA		
		Vin Number:	TBA		
		Engine Number:	TBA		
		MM Code:	60039221		

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

Commercial Road Assist Additional Terms and Conditions

GRAND TOTAL	**45.00**

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 : 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

LEGAL STATUS AND ANY INTEREST IN THE INSURER

- Company with no direct financial interest in the insurer
- This intermediary receives more than 30% of its total income from 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% of the premium for non-motor and 12.5% of the premium for motor,

GENERAL COMMENTS

SHARING OF INSURANCE INFORMATION

In the case that you wish to apply for access to information, please peruse and follow the procedure on the following website: https://www.rbs.co.za/wp-content/uploads/2019/06/Access-To-Information.pdf

If you have submitted your request to the Information Officer, and your request has not been resolved within 6 weeks of you submitting your request, you may complain to the Information Regulator at:

- <https://www.justice.gov.za/inforeg/>
- Complaints.IR.justice.gov.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 : 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

ADMINISTRATOR COMPLAINTS DEPARTMENT

Contact Person : The Complaints Manager Tel No : 021 443 4400
Postal Address : Email : complaints@rbs.co.za

LEGAL STATUS AND ANY INTEREST IN THE INSURER
- This intermediary receives more than 30% of its total income from 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.

ABOUT THE INSURER

Name	: The Hollard Insurance Company Limited EC (Binder)		
Physical Address	: Hollard Arcadia Campus, 22 Oxford Road, Parktown, Johannesburg, 2193		
Postal Address	: P.O. Box 87419, Houghton, Johannesburg, 2041		
Telephone	: (011) 351 5000	Fax	: (011) 351 8034
Website	: www.hollard.co.za	Email	: info@hollard.co.za
Registration Number	: 1952/003004/06		
VAT Number	: 4450117405		

Authorised Financial Services Provider Licence No: 17698
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	: Hollard Compliance Department		
Telephone	: 011 351 5000	Fax	:
Contact Person	: Group Compliance Department	Email	: compliance@hollard.co.za

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.

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.

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

EXTENT OF YOUR PREMIUM OBLIGATIONS
Your premium obligations are:

Premium	:	3 220.37	
Sasria	:	76.17	
Broker Fees	:	322.04	
Underwriter Fees	:	-	
Retained Fee	:	-	
Value Added Products	:	45.00	
Additional Services Broker Fees	:	-	
Additional Services Underwriter Fees	:	-	
Total Payable	:	3 663.58	
Inclusive of Commission of	:	508.80	Paid Monthly to Risk Benefit Solutions (Pty) Ltd
Inclusive of Commission for Additional Services of	:	5.90	
Inclusive of VAT of	:	471.99	
Inclusive VAT for Additional Services of	:	5.87	

Fees (Included Above)	**Underwriter Fees**	**Broker Fees**	
Administrator Fee	-	322.04	
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.

You agreed to pay the premium. The amount of premium due, the frequency of payment, and the date on which payment is due, is contained in the policy schedule.

Consequences of non payment: Please refer to the Policy Wording.

WARNING

- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.
- Request a letter of representation from your adviser.

OTHER MATTERS OF IMPORTANCE

(a) You must be informed of any material changes to the information provided above.
(b) If the information above was given to you verbally, it must be confirmed to you in writing within 30 days.
(c) If any complaint to the insurer or the broker is not resolved to your satisfaction, you may submit a complaint to the Non-Life Insurance Ombudsman or FAIS Ombudsman.
(d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
(e) The insurer and not the intermediary must give reasons for repudiating your claim.
(f) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
(g) You are entitled to a copy of the policy free of charge.
(h) If premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval; and the Insurer must inform you at least 30 days before the cancellation thereof, in writing, of its intention to cancel such debit order.

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-0022966**

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

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, 7708	
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.