From:	Lezelle Myburgh
To:	"Hannes | Blackhound"
Cc:	"Dewald | Blackhound Architecture & Rendering"
Subject:	RE: REINSTATEMENT OF DATA: BLACKHOUND ENTERPRISE - RBS01-HIEC-00032932
Date:	Tuesday, 30 April 2024 12:49:42
Attachments:	image010.png image013.png 0.png

Hi Hannes

Hoop dit gaan goed daar. Verwys na ons gesprek vanoggend. Ek het Andrew Wesson versoek om met jul kontak te maak en deur die polis te gaan.

Groete
Lezelle

Lezelle Myburgh
Manager, Underwriter and Claims

Lezelle.Myburgh@rbs.co.za
+27 41 585 9933
Harbour View 19 Oakworth Road
Harbour View, 19 Oakworth Road, Humerail, Humerail Port Elizabeth 6001

RBS Insurance solved.

B-BBEE LEVEL 1 CONTRIBUTOR

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From: Hannes | Blackhound <hannes@blackhoundenterprises.com>
Sent: 29 April 2024 5:04 PM
To: Lezelle Myburgh <Lezelle.Myburgh@rbs.co.za>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: RE: REINSTATEMENT OF DATA: BLACKHOUND ENTERPRISE - RBS01-HIEC-00032932

Hi Lezelle.

Dankie vir jou terugvoering, maar die probleem met die harddrive is mechanical, nie electric, of electronic of magnetic nie.
Dit is hoekom Intratec nuwe parte benodig om die harddrive te herstel.
1.1 onder **Sub Section C: Documents**, verwys nie na ons probleem nie.

Wat definieer hulle dan as: “electric or electronic or magnetic injury”?
Ons het glad nie krag onderbreukings gehad nie, die server het `n surge protector kragpunt op en hardloop deur `n inverter wat geinstalleer was deur `n gekwalifiseerde electrician.

Die server werk nog 100% as ons `n nuwe harddrive in sit.
Dit was net `n meganiese part van die oorspronklike harddrive wat seergekry het en veroorsaak het dat ons die dokumentasie verloor het.

I.V.M. :” Rede hoekom hul jou onder Elektronies uitbetaal het vir die bedrag wat jy addisioneel uitgeneem het.”
- Volgens die makelaar was Reinstatement of Data, onder elektronies, net op gespesifiseerde items beskikbaar, en dit was hulle rede hoekom hulle ons afgekeur het in die 1ste plek.

Ek vra weereens, wat sou hulle reaksie gewees het as die server in `n brand in die studio beskadig was?

Ons het die Policy Wording document ook vir die eerste keer gesien die 19.04.2024, nadat ons hoeveel jaar al by Spectrum/RBS en Hollard verseker is.
So volgens ons, sê ons polis “Documents: Yes = R 50 000.00”, ons was onder die indruk ons is gedek al vergeet ons om iets te spesifiseer i.v.m. harddrives, backup harddrives, dokumente of tekeninge.

Ons voel dat die probleem van die begin af nie reg gehanteer was nie en ons draai nou al by amper 2 maande later.
Dit vat nou tyd uit my en jou dag uit om te kyk waar die versekering ons kan help, as `n kliënt wil mens weet dat jou makelaar en versekering agter jou staan in nood situasies.

Ons probleem is gedek vir R50 000 onder Documents.

Groete.

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From: Lezelle Myburgh <Lezelle.Myburgh@rbs.co.za>
Sent: Monday, April 29, 2024 2:45 PM
To: 'Hannes | Blackhound' <hannes@blackhoundenterprises.com>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: RE: REINSTATEMENT OF DATA: BLACKHOUND ENTERPRISE - RBS01-HIEC-00032932

Hi Hannes

Baie dankie, ja darem so bietjie van n rus ingekry.

Die "Office content" sluit uit die dekking behalwe as dit is agv weerlig. Rede hoekom hul jou onder Elektronies uitbetaal het vir die bedrag wat jy addisioneel uitgeneem het.

SUB-SECTION C – DOCUMENTS

DEFINED EVENTS

Loss of or damage to documents normally kept at the office premises by any peril not specifically excluded, up to R50 000 (fifty thousand rand) towards labour and reinstatement cost. Additional cover may be purchased in which case the limit stated in the Schedule will be over and above the automatic cover provided.

Hollard Business Policy – Binder – Version 7 2023 Page | 45

Hollard.

Office Contents

DEFINITION

The term 'documents' shall mean:

films, tapes, addressograph plates, books, records, maps, plans, drawings, abstracts, deeds, wills, mortgages, agreements, manuscripts, letters, certificates, documents and similar written, printed or otherwise inscribed papers and documents used by the Insured in the business and owned by them or for which they are responsible, **excluding** money, current postage or revenue stamps, cancelled and uncancelled coupons, securities, bearer bonds, cheques, drafts and any written order to pay a sum certain in money and any written evidence of indebtedness or obligation and all property carried or held as samples or for sale or for delivery after sale. The term 'documents' shall include computer software and computer data carrying media unless otherwise stated in the Schedule. The term 'documents' shall also include all of the types of document described above that are in electronic format;

PROVIDED THAT:

duplicate records of such documents are maintained away from the insured premises described in the Schedule.

LIMITATIONS

The Company's liability under this Sub-Section is limited to all costs, charges and expenses incurred by the Insured in replacing or restoring such documents.

SPECIFIC EXCEPTION

This Sub-Section does not cover:

1. loss or damage caused by:
   - 1.1 electric or electronic or magnetic injury, disturbance or erasure of electronic or magnetic recordings except by lightning;
   - 1.2 vermin or inherent defect or by processing, copying or other work upon the documents;
   - 1.3 the dishonesty of any principal, partner or director of the Insured whether acting alone or in collusion with others. This Exception shall not apply to any director who is also an employee of the Insured and whom the Insured have the right at all times to govern, control and direct in the performance of his/her work in the service of the Insured and in the course of the business;
2. wear and tear or gradual deterioration;
3. costs involved in re-shooting films and audio-visual material and re-recording audio tapes.

Laat weet of jy nog verdere vrae het.

Groete
Lezelle

Lezelle Myburgh
Manager, Underwriter and Claims

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+27 41 585 9933
Harbour View 19 Oakworth Road
Harbour View, 19 Oakworth Road, Humerail, Humerail Port Elizabeth 6001

RBS Insurance solved.

B-BBEE LEVEL 1 CONTRIBUTOR

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From: Hannes | Blackhound <hannes@blackhoundenterprises.com>
Sent: 29 April 2024 2:07 PM
To: Lezelle Myburgh <Lezelle.Myburgh@rbs.co.za>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: FW: REINSTATEMENT OF DATA: BLACKHOUND ENTERPRISE - RBS01-HIEC-00032932

Hi Lezelle.

Ek hoop dit gaan goed met jou, en dat jy ` n lekker naweek gehad het.

Ek het vanmiddag die volgende epos ontvang, sien hier onderaan.

Ek voel ons is nou verby die stap van Reinstatement of Data nadat daar vir ons gesê was: " The insurer has repudiated the claim, due to the fact that the items are not insured. There are no cover in terms of the policy."
Daardie terugvoering was nadat ons hulle gevra het of ons nog kan eis vir Reinstatement of Data.
So, onder wat klassifiseer hulle nou "Reinstatement of Data" om net R10 000 uit te betaal?

Volgens die polis en die bewoording van die polis, soos uitgwys hieronder, voel ons dat ons dekking val onder die "**Office content: Sub-section C: Loss of Documents**" beperk tot op R50 000.00.

SUB-SECTION C – DOCUMENTS

DEFINED EVENTS

Loss of or damage to documents normally kept at the office premises by any peril not specifically excluded, up to R50 000 (fifty thousand rand) towards labour and reinstatement cost. Additional cover may be purchased in which case the limit stated in the Schedule will be over and above the automatic cover provided.

Holland Business Policy – Binder – Version 7 2023 Page | 45

Hollard. Office Contents

DEFINITION

The term 'documents' shall mean:

films, tapes, addressograph plates, books, records, maps, plans, drawings, abstracts, deeds, wills, mortgages, agreements, manuscripts, letters, certificates, documents and similar written, printed or otherwise inscribed papers and documents used by the Insured in the business and owned by them or for which they are responsible, **excluding** money, current postage or revenue stamps, cancelled and uncancelled coupons, securities, bearer bonds, cheques, drafts and any written order to pay a sum certain in money and any written evidence of indebtedness or obligation and all property carried or held as samples or for sale or for delivery after sale. The term 'documents' shall include computer software and computer data carrying media unless otherwise stated in the Schedule. The term 'documents' shall also include all of the types of document described above that are in electronic format;

PROVIDED THAT:

duplicate records of such documents are maintained away from the insured premises described in the Schedule.

LIMITATIONS

The Company's liability under this Sub-Section is limited to all costs, charges and expenses incurred by the Insured in replacing or restoring such documents.

SPECIFIC EXCEPTION

This Sub-Section does not cover:

1. loss or damage caused by:
   1.1 electric or electronic or magnetic injury, disturbance or erasure of electronic or magnetic recordings except by lightning;
   1.2 vermin or inherent defect or by processing, copying or other work upon the documents;
   1.3 the dishonesty of any principal, partner or director of the Insured whether acting alone or in collusion with others. This Exception shall not apply to any director who is also an employee of the Insured and whom the Insured have the right at all times to govern, control and direct in the performance of his/her work in the service of the Insured and in the course of the business;
2. wear and tear or gradual deterioration;
3. costs involved in re-shooting films and audio-visual material and re-recording audio tapes.

OFFICE CONTENTS

Insurance Cover Details

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

INSURANCE DETAILS	Included	Limits	Premium
Sub-Section A : Contents	: YES	116 700	97.25
Sub-Section B : Rent	: YES	35 010	-
Sub-Section C : Documents	: YES	50 000	-
Sub-Section D : Legal Liability Documents	: YES	50 000	-
Sub-Section E: Increased Cost of Working	: YES	29 175	-

Soos genoem in my vorige epos, ons het al ons dokumente (werks planne, kontrakte, munisipale forms, kliente informasie, sketse, 3d modelle) electronies gestoor wat aangestuur word aan kliënte.
Ons het ook bewys van die backups wat ons outomaties laat maak op ons google drive, wat nou "corrupted" is a.g.v. die crash, asook bewys van ons gesprek met Google Support oor die probleem.
So, om uit te lig, ons het voorsorg getref en bewys dat ons kopies van ons dokumente stoor van die perseel af. "Provided that duplicate records of such documents are maintained away from the insured premises described in the schedule".

Wat sou hulle vir ons gesê het as daar `n brand was en ons server het uitgebrand?
En weereens, onder wat klassifiseer hulle nou "Reinstatement of Data"?

Baie dankie vir jou hulp sover, ons waardeer dit.

Groete

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From: Fredelene Augustus <Fredelene.Augustus@rbs.co.za>
Sent: Monday, April 29, 2024 12:52 PM
To: 'Hannes | Blackhound' <hannes@blackhoundenterprises.com>
Cc: 'Dewald | Blackhound Architecture & Rendering' <dewald@blackhoundenterprises.com>
Subject: REINSTATEMENT OF DATA: BLACKHOUND ENTERPRISE - RBS01-HIEC-00032932

Good day Hannes

Attached is an agreement of loss in settlement for Reinstatement of data.

The insurer advised that payment can be made to you for reinstatement of data under your policy.

Please sign and return in order for us to make payment to you.

Kind regards

Fredelene Augustus
Claims Consultant

Fredelene.Augustus@rbs.co.za
+27 41 585 9933
Harbour View, 19 Oakworth Road, Humerail, Humerail Port Elizabeth 6001
Humerail Port Elizabeth 6001

RBS Insurance solved.
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