

CERTIFICATE OF INSURANCE

Policy Number : AR14846

Date : 3 April 2017

PROFESSIONAL INDEMNITY

Details / Description			
Insured	DMV Architecture CC (previously t/a Ellicidor 141 CC t/a DMV Achitecture) P O Box 20065 Humewood Port Elizabeth, 6013	Insurer	THE HOLLARD INSURANCE COMPANY LIMITED
		Period From	1 April 2017
		Period To	31 March 2018
VAT Number	4170261798		
Limits of Indemnity			
Basis of Cover	Each and Every Claim		
Professional Indemnity	R 2,000,000		
Excess per Claim	R 5,000		
Public Liability	R 2,000,000.00		
Public Liability Excess	R 10,000.00		
Retro-Active date	1 April 2012		

Broker Commission 20.00 %

PREMIUM SCHEDULE

Description	Limit of Indemnity	Premium
Professional Indemnity	R 2,000,000	R 17,424.00
Broker Fees		R 0.00
Sub-Agent Fees		R 0.00
Service Fee		R 300.00
Underwriter Fees		R 0.00
Total Annual Premium		R 17,724.00

All amounts are inclusive of VAT at 14%.

This schedule, together with proof of payment, constitutes an alternative tax invoice in terms of a ruling issued by the South African Revenue Service ("SARS") in terms of Section 20(7) and 21(5) of the VAT Act. Please ensure that, for purposes of deducting VAT ("input tax") from SARS, in relation to your premium payment, you are in possession of the policy documentation together with proof that the premium has been paid (e.g. bank statements or electronic payments).

VAT Excess Payments:

Any Excess (First Amount Payable / Deductible) payment made directly to the Insurer will be dealt with in accordance with paragraph 2.9 (b) of the VAT Binding Ruling No. 14 issued by SARS on 22 March 2013.

Signed at Johannesburg on 3 April 2017



Authorised Signatory

Important Information
Please read carefully

This contains disclosures and other legal requirements, some of which will appear here, and the rest in more detail elsewhere as indicated

(THIS NOTICE DOES NOT FORM PART OF THE INSURANCE CONTRACT)

About your Financial Services Provider

Your Financial Services Provider (FSP) is The Hollard Insurance Company Ltd, also known as Hollard. Hollard is a licensed Financial Services Provider, a registered insurer and a public unlisted company.

Hollard's details are as follows:

Company Registration Number : 1952/003004/06

VAT Number : 4450117405

FSP Number : 17698

Hollard's contact details are:

22 Oxford Road (entrance in Federation Road), Parktown, 2193

PO Box 87419, Houghton, 2041

Tel: 011 351 5000

If you have a query or a complaint about the service you have received, please contact:

Hollard Liability Specialists

e- mail: liabs@hollard.co.za

Hollard is both the product supplier and the FSP; therefore Hollard has a 100% financial interest in this transaction.

Hollard has Professional Indemnity as well as Fidelity Insurance.

About the Service

This is a Specialist Liability insurance policy.

For the complete nature and extent of benefits – refer to your policy wording and schedule.

For your monetary obligations, premium payment obligations, manner and frequency thereof, and the consequences of non-payment of premium – refer to your policy wording, schedule and debit note.

Details regarding remuneration, commission, fees, incentives paid and who pays it – refer to your schedule and debit note as well as the disclosure from your broker.

Details of special conditions, exclusions, excesses or restrictions – refer to your policy wording and schedule.

About the Insurer (Product Supplier)

This policy is underwritten by The Hollard Insurance Company Limited (Hollard). Hollard's contact details are:

22 Oxford Road, Parktown, 2193

PO Box 87419, Houghton, 2041

Tel: 011 351 5000

Matters of Importance

1. If you have a dispute regarding a claim that is not resolved by Hollard to your satisfaction, you may submit the complaint to the Ombudsman for Short-Term Insurance, contact details below.
2. All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your own responsibility. You need to be satisfied with the accuracy of any transaction submitted by anyone on your behalf.
3. Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.
4. You are entitled to a full copy of the policy. If you have not received a copy within 30 days, please write to: The Compliance Officer – Hollard, PO Box 87419, Houghton, 2041.
5. The application, certificate of insurance and the policy wording must be read as one document.

Particulars of The Short-Term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by your Financial Services Provider and/or the insurer:

The Short-Term Insurance Ombudsman
PO Box 35655
BRAAMFONTEIN
2017

Tel: (011) 726 8900
Fax: (011) 726 5501

**REGULATORY DISCLOSURE IN TERMS OF THE GENERAL CODE OF CONDUCT FOR
FINANCIAL SERVICES PROVIDERS AND INTERMEDIARIES,
SECTION 5**

Full Name of Company: firstEquity Risk Management Services (Pty) Ltd. PI Financial Risk Services (Pty) Ltd is a juristic representative of firstEquity Risk Management Services

Registration Number: 2008/026574/07

Legal Status: A private company registered in 2008

FSP Number: 25937

VAT Number: 4080253166

License Categories: firstEquity Risk Management Services (Pty) Ltd is licensed in terms of FAIS:
Short term Insurance - Personal Lines
Short term Insurance - Commercial lines

Physical Address: First Floor, Block A, Hobart Square Office Park, 23 Hobart Road, Bryanston, 2191

Postal Address: P O Box 70338, Bryanston, 2021

Telephone: 08611 74377 (08611 PIFRS)

Fax: (011) 685 1396

E-mail: Info@pifrs.co.za

firstEquity Risk Management Services (Pty) Limited and its representative noted above have access to market short term insurance professional indemnity products from the following products providers:

Service providers:

- AIG South Africa Ltd
- Camargue Underwriting Managers (Pty) Ltd
- Centriq Insurance Company Ltd
- Hollard Insurance Company Limited
- Leppard and Associates (Pty) Ltd
- Lombard Insurance Company Ltd
- Manwood Underwriting Managers (Pty) Ltd
- Network Liability Underwriting Managers (Pty) Ltd
- Risk Technical Services (Pty) Ltd
- Santam Insurance Company Limited
- Hollard Insurance Company Limited
- Zurich Insurance Company Limited

Other:	It should be noted that more senior individuals within firstEquity Risk Management Services (Pty) Limited may receive bonus remuneration which recognises their contribution to the overall success of firstEquity Risk Management Services.
Product Providers:	firstEquity Risk Management Services (Pty) Limited is not a product provider but a representative on behalf of product providers. Please ensure that you always receive a quote from the product providers when purchasing financial products and services.
Conflict of Interest:	firstEquity Risk Management Services (Pty) Limited have a Conflict of Interest Management Policy which can be viewed by request.
Insurances and Guarantees:	firstEquity Risk Management Services (Pty) Limited have Professional Indemnity Insurance, details of which will be made available upon request. Premium payments are collected and controlled by Innovation Maven (Pty) Ltd. Innovation Maven is an authorised financial service Provider (FSP Number 2464). In consequence, firstEquity Risk Management Services do not hold an IGF guarantee.
Exemptions:	The FSP has not applied for, nor has it been granted any specific exemptions by the Registrar from requirements imposed by the FAIS Act or any subordinate legislation.
Contract of Insurance:	The result of any failure on your part to provide us with the correct and / or full information relating to your insurance and / or any claim, may be to influence underwriters and / or insurers to act accordingly regarding your cover.
Understanding:	Ensure that you understand what you are covered for and what exclusions are applicable to your contract. Should you have any questions whatsoever, please contact us for clarification.
Premium Payment:	As contained within your policy documentation
Claims:	You can direct all your claims queries through to claims@pifrs.co.za
Queries:	Any queries can be directed to your representative
Complaints:	Any complaints you may have against firstEquity Risk Management Services or PI Financial Risk Services, can be directed to complaints@firstequity.co.za

REGULATORY INFORMATION

Our Registered Compliance Officer - Mr Justin Joannides
Crux Consulting Compliance Practitioners, CO3485,
Telephone : (011) 234 4991
Facsimile : 086 504 0010
Cellphone : 082 567 6353
Email: justin@cruxconsulting.co.za

PI Financial Risk Services (Pty) Ltd is a juristic representative of
firstEquity Risk Management Services (Pty) Ltd.
Key Individual: Mr Seamus Casserly

Compliance Manager - Mrs Saskia Stemmett
saskia@sproutconsulting.co.za

firstEquity Risk Management Services (Pty) Ltd
FSP number: 25937
P O Box 71431
Bryanston
2021

Registrar of Short Term Insurance

Financial Services Board
P O Box 35655
Menlo Park
0102

Telephone: 012 428 8000
Fax: 012 347 0221
Website: www.fsb.co.za

FAIS Ombud
P O Box 74571
Lynwood Ridge
0040

Telephone: 012 470 9080
Fax: 012 348 3447
Website: www.faisombud.co.za
E-mail: info@faisombud.co.za

