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

**The Hollard Insurance Company Limited E/C (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<br>19 Cactus Road<br>FAIRVIEW<br>PORT ELIZABETH<br>6070<br>Physical: Unit 10, The Network<br>19 Cactus Road<br>FAIRVIEW<br>PORT ELIZABETH<br>6070 |
| **Contact details** | | |
| **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 E/C (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) 04/10/2023 to 31/10/2023, and renewing monthly thereafter.<br>(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** | : | 01/01/2024 |
| **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** | : | **EFFECTIVE 4 OCTOBER : Motor section - Excess Waiver added to vehicles** |

## AUTHORISED SIGNATORY

**Signed at** : CAPE TOWN
**Date Printed** : 04/10/2023

*(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 | : | Marine Nel | | |
| 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 E/C (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 108 000 | R - | R 87.00 |
| 4 | BUSINESS INTERRUPTION | NO | NO | - | R - | R - |
| 5 | ACCOUNTS RECEIVABLE | NO | NO | - | R - | R - |
| 6 | THEFT | YES | NO | R 10 000 | R - | R 60.00 |
| 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 6 000 | R - | R 22.50 |
| 12 | ACCIDENTAL DAMAGE | NO | NO | - | R - | R - |
| 13 | COMBINED LIABILITY (CLAIMS MADE BASIS) | YES | NO | R 5 000 000 | R - | R 80.00 |
| 14 | STATED BENEFITS | NO | NO | - | R - | R - |
| 15 | GROUP PERSONAL ACCIDENT | NO | NO | - | R - | R - |
| 16 | MOTOR COMMERCIAL | YES | YES | R 437 600 | R - | R 1 465.55 |
| 17 | ELECTRONIC EQUIPMENT | YES | YES | R 117 500 | R - | R 587.49 |
| 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 2 302.54 |
| Total Fees | R - | R 230.25 |
| Insurance Payment | R - | R 2 532.79 |
| Sasria | R - | R 15.44 |
| Sasria Shortfall | R - | R 38.60 |
| **Total** (15% VAT Incl) | R - | R 2 586.83 |

**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 R337.41 and Commission of R357.05.

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.
Insured amounts are inclusive of VAT. Excesses are not subject to VAT.

Where a premium field above (or within the content of this schedule) does not have a premium included or where cover is not specifically stated as being included, cover for this particular class of risk is not in force. If cover, or a quotation, for this excluded class of risk extension to cover is required please request this from the Intermediary in writing.

It is important that these documents be carefully checked to ensure that they meet with your full approval. The content of this schedule and the applicable policy wording will be the basis upon which any claim arising in the future will be settled.

All Sums Insured/Limits of Indemnity/Compensation specified within this Policy Schedule are inclusive of (15% VAT Incl).

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

## 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).

**<u>Endorsement with effect from 1 June 2020:</u>**

**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

| INSURANCE DETAILS | Included | Limits | Premium |
|---|---|---|---|
| **Sub-Section A : Contents** | : YES | 108 000 | 76.50 |
| **Sub-Section B : Rent** | : YES | 32 400 | - |
| **Sub-Section C : Documents** | : YES | 50 000 | 10.50 |
| **Sub-Section D : Legal Liability Documents** | : YES | 50 000 | - |
| **Sub-Section E: Increased Cost of Working** | : YES | 27 000 | - |
| **ADDITIONAL PERILS** | | | |
| Imminent Danger Security Costs (SASRIA ONLY) | : NO | | |
| **EXTENSIONS & CLAUSES** | | | |
| Theft - Forcible and Violent Entry or Exit | : YES | 27 000 | - |
| Theft Full Cover | : NO | | |
| Riot and Strike Non-Motor (Outside RSA and Namibia) | : NO | | |
| Locks and Keys (Additional Cover) | : NO | | |
| Burglar Alarm Warranty | : NO | | |
| Leakage Extention (Additional Cover) | : NO | | |
| Damage caused by Baboons/ Monkeys (Buildings) | : NO | | |
| Tenants Improvements | : NO | | |
| Security Costs | : NO | | |
| | | **TOTAL** | 87.00 |

**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.

# 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 | 60.00 |
| **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 | : NO | | |
| Malicious Damage | : NO | | |
| **TOTAL** | | | 60.00 |

**Memoranda**

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

# BUSINESS ALL RISKS

## Insurance Cover Details

| | | Limits | Premium |
|---|---|---|---|
| **INSURANCE DETAILS** | **Included** | | |
| **Business All Risks - Specified Items** | | | |
| *Description* | | | |
| Skyworth TV Model: 50SUD9300F SN: Please advise | | 6 000 | 22.50 |
| | ***Subtotal:*** | **6 000** | **22.50** |
| **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** | | 22.50 |

**BUSINESS ALL RISKS**

**OPTIONAL COVER (available at an additional premium)**

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

**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

# COMBINED LIABILITY (CLAIMS MADE BASIS)

## Insurance Cover Details

**RISK ADDRESS**

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

| INSURANCE DETAILS | Included | Limits | Premium |
|---|---|---|---|
| **Claims Made Basis : General and Tenants** | : YES | 5 000 000 | 80.00 |
| - 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 | : NO | | |
| Wrongful Arrest & Defamation | : YES | 150 000 | - |
| Defamation | : NO | | |
| Warehouseman's Liability | : NO | | |
| Legal Defence Costs | : YES | 150 000 | - |
| | | **TOTAL** | 80.00 |

**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 | 242 000 | 697.77 |
| 2 | MOT0002 | HONDA | BALLADE 1.5 ELEGANCE CVT | | 2018 | JCZ881EC | COMP | 195 600 | 751.82 |
| | | | | | | | **Sasria Incl.** | | 4.04 |
| | | | | | | | **TOTAL** | 437 600 | 1 449.59 |

### 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** | 242 000 | 548.60 |
| 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 | : 3 | | |
| Sasria Cover | : Yes | | 2.02 |
| **VEHICLE SECURITY** | | | |
| Gearlock | : No | | |
| Immobiliser | : Factory Fitted | | |
| Drivecam | : No | | |
| Data Dot | : No | | |
| ICab | : No | | |
| Alarm System | : None | | |
| **Sub-Section A Loss or Damage** | | 242 000 | |
| **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 | : Yes | 15 000 | - |
| Excess Waiver | : Yes | - | 137.15 |
| Accessories | : No | - | - |
| Contingent Liability | : Yes | 1 000 000 | 10.00 |
| | | **TOTAL** | 697.77 |

# MOTOR COMMERCIAL

## Insurance Cover Details

| | | Indemnity Limit | Premium |
|---|---|---|---|
| **Item Reference** | : MOT0002 | | |
| **COMMON RISK ADDRESS** | : UNIT 10, THE NETWORK; 19 CACTUS ROAD; FAIRVIEW; PORT ELIZABETH; 6070 | | |
| **VEHICLE DETAILS** | | | |
| Manufacturer | : **HONDA** | 195 600 | 591.84 |
| Model | : **BALLADE 1.5 ELEGANCE CVT** | | |
| Year | : 2018 | | |
| Registration Number | : JCZ881EC | | |
| M&M Code | : 25053131 | | |
| M&M Valuation Method | : Retail | | |
| Engine Number | : L15Z14100093 | | |
| Chassis Number | : MAKGM66VOHN000012 | | |
| 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 | : 3 | | |
| Sasria Cover | : Yes | | 2.02 |
| **VEHICLE SECURITY** | | | |
| Gearlock | : No | | |
| Immobiliser | : Factory Fitted | | |
| Drivecam | : No | | |
| Data Dot | : No | | |
| ICab | : No | | |
| Alarm System | : None | | |
| **Sub-Section A Loss or Damage** | | 195 600 | |
| **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 | : Yes | 15 000 | - |
| Excess Waiver | : Yes | - | 147.96 |
| Accessories | : No | - | - |
| Contingent Liability | : Yes | 1 000 000 | 10.00 |
| | | **TOTAL** | 751.82 |

# MOTOR COMMERCIAL EXTENSIONS

## Insurance Cover Details

| | | Limits | Premium |
|---|---|---|---|
| **COVER EXTENSION** | | | |
| Contingent Liability Cover Extension | : No | | |
| Passenger Liability Cover Extension | : Yes | 2 500 000 | - |
| Unauthorized Passenger Liability Cover Extension | : Yes | 2 500 000 | 20.00 |
| Parking Facilities and Movement of Third Party Vehicles Cover Extension | : Yes | 2 500 000 | - |
| Wreckage Removal Cover Extension | : Yes | 10 000 | - |
| | | **TOTAL** | 20.00 |

**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 | 42 500 | 123.96 |
| 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 | : Laptop - Lenovo | 10 500 | 105.00 |
| Category | : Laptops/Notebooks/Palmtops/Portable Printers | | |
| Make | : G580 | | |
| Model | : Intel Core i5-3230M @2.60GHz Intel HD Graphics 4000 | | |
| Serial Number | : Please advise | | |
| Description | : Laptop - MSI | 32 000 | 320.00 |
| Category | : Laptops/Notebooks/Palmtops/Portable Printers | | |
| Make | : GP72 7REX | | |
| Model | : Leopard Pro | | |
| Serial Number | : K1702N0053288 | | |
| Description | : Monitor | 5 000 | 14.58 |
| Category | : Computer Equipment | | |
| Make | : Samsung | | |
| Model | : SZ4F350FHU | | |
| Serial Number | : ZZMYH4ZN6093608 | | |
| Description | : Monitor | 5 500 | 16.04 |
| Category | : Computer Equipment | | |
| Make | : Dell | | |
| Model | : S2721HGF | | |
| Serial Number | : CN-0W8M35-WSL00-14E-DC1W-A02 | | |
| Description | : Sound system | 2 000 | 5.83 |
| 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

# ELECTRONIC EQUIPMENT

## Insurance Cover Details

**RISK ADDRESS**

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

| EXTENSIONS & CLAUSES | | Limits | Premium |
|---|---|---|---|
| Incompatibility Cover | : YES | 10 000 | 2.08 |
| Riot and Strike Non-Motor (Outside RSA and Namibia) | : NO | | |
| Burglar Alarm Warranty | : NO | | |
| Additional Increase in Cost of Working | : NO | | |
| Re-instatement of Data extended | : NO | | |
| Failure of Electricity Supply | : NO | | |
| Transit and Away from Premises | : NO | | |
| Security Costs | : NO | | |
| | | **TOTAL** | 587.49 |

**Memoranda**

**Electronic Equipment**
Fire Extinguishing Charges - Limit R10 000.00

**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 |

**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