

## Hollard Business Policy Schedule

### Policy Holder Details

Policy holder	Eastern Cape Gambling & Betting Boa
Postal address	P O Box 15355 Beacon Bay Beaconbaai Busse 5205
VAT number	4160177228
Company registration number	
Business description	REGULATORY BOARD

### Contact Details

Work number  
Cell number  
Fax number  
E-mail address

### Policy Details

Policy number	ELN/EBPM P/000167664
Type of transaction	Mid Term Adjustment Policy
Type of policy	Monthly
Territorial limits	All premises as stated in each and every section owned or occupied or used by the Insured for the purposes of the business, situated in the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Zambia, Malawi and Mozambique.
Effective date	07/05/2024
Anniversary date	01/06/2024
Period of insurance	07/05/2024 to 31/05/2024 (both dates inclusive) and any subsequent period for which Hollard agrees to renew this policy or any section thereof subject to any revised terms required by Hollard
Schedule print date	08/05/2024

## Broker Details

Company	MapheQ Financial Solutions (Pty) Ltd
Postal address	Postnet Suite 253 Private Bag X9063 Vincent 5241
Company registration number	MAPHEQ01B
FSB/FSP number	45317

## Contact Details

Telephone number	(043) 748-2307
E-mail address	<a href="mailto:mathabe@mapheq.co.za">mathabe@mapheq.co.za</a>

## Insurer Details

Company	THE HOLLARD INSURANCE COMPANY LIMITED
Physical address	1St Floor Donald Square 6-8 Donald Road Vincent East London 5247
Postal address	P O Box 87419 Houghton 2041
Company registration number	1952/003004/06
VAT number	4450117405
FSB/FSP number	17698

## Contact Details

Telephone number	(043) 726-1957
Fax number	(043) 726-1973
E-mail address	<a href="mailto:info@hollard.co.za">info@hollard.co.za</a>
Website	<a href="http://www.hollard.co.za">www.hollard.co.za</a>

Signed for The Hollard Insurance Company Limited, a registered Short Term Insurer

Signed at Johannesburg on 08 May 2024



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## HOLLARD BUSINESS POLICY SCHEDULE

Policy Sections Available	Section Selected	Premium	Pro-rata
Fire	No	R 0.00	R 0.00
Buildings Combined	Yes	R 3 190.45	R 0.00
Office Contents	Yes	R 2 925.34	R 0.00
Business Interruption	No	R 0.00	R 0.00
Accounts Receivable	No	R 0.00	R 0.00
Theft	No	R 0.00	R 0.00
Money	No	R 0.00	R 0.00
Glass	No	R 0.00	R 0.00
Fidelity Guarantee	Yes	R 1 844.46	R 0.00
Goods In Transit	No	R 0.00	R 0.00
Business All Risks	Yes	R 3 950.38	R 0.00
Accidental Damage	No	R 0.00	R 0.00
Combined Liability (Claims-Made Basis)	Yes	R 73.34	R 0.00
Employer's Liability (Claims-Made Basis)	Yes	R 30.00	R 0.00
Directors' and Officers' Liability (Claims-Made Basis)	No	R 0.00	R 0.00
Cyber Insurance	No	R 0.00	R 0.00
Stated Benefits	No	R 0.00	R 0.00
Group Personal Accident	No	R 0.00	R 0.00
Motor Specified	Yes	R 13 769.68	R 0.00
Motor Traders	No	R 0.00	R 0.00
Motor Fleet	No	R 0.00	R 0.00
Electronic Equipment	Yes	R 12 343.66	R 0.00
Machinery Breakdown / Business Interruption / Deterioration of Stock	No	R 0.00	R 0.00
Roadside Assistance	No	R 0.00	R 0.00
SASRIA	Yes	R 1 307.82	R 0.00
Solar Power	No	R 0.00	R 0.00
<b>Total Premium</b>		<b>R 39 435.13</b>	<b>R 0.00</b>
<b>Fees</b>			
Policy (Broker) fees		R 1,950.00	R 0.00
Covid- 19 Discount Fees		R 0.00	R 0.00
<b>Total Cost</b>		<b>R 41 385.13</b>	<b>R 0.00</b>

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively and supersedes any policy documentation or renewal notice issued by insurers for this purpose.

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.

**All Premiums and Fees are VAT inclusive; the premium total includes Broker commission of R 0.00 for Motor and Non-Motor classes of business. The total SASRIA commission earned is R 0.00**

Broker commission rate for non-motor classes is 20%  
Broker commission rate for motor classes is 12.5%

## GENERAL POLICY ENDORSEMENTS

### A. First amounts payable

In the event of the specified first amount payable not being stated on the specific section, the first amount(s) payable noted on the Schedule of Standard First Amounts Payable, attached to and forming part of this Policy document, will be applicable.

### B. Roadside Assistance (only applicable to motor vehicles where cover has been selected)

Please note that you must arrange all services through the Hollard call centre on 0860 038 262. Keep this telephone number handy in your vehicle at all times.

#### What we cover you for

1. If your vehicle is immobilised and cannot be driven away, we will pay for the following services to enable you to proceed on your journey. We will pay up to R 2 000 for any one event and not more than R 10 000 in any insurance period;
2. jump-start your vehicle or install a replacement battery, but you must pay for the new battery;
3. change a flat tyre;
4. open your vehicle if you have locked your keys inside;
5. provide up to 5 litres of fuel if you have run out;
6. if your vehicle is immobilised as a result of mechanical or electrical breakdown, we will pay for it to be towed to a place of safety, such as an approved dealership (if under warranty) or a repair centre
7. if you are stranded more than 100 km from your home due to a breakdown, and you arrange the towing of your vehicle through the Hollard call centre on 0860 038 262, we will also pay for:
  - a. overnight accommodation for you and up to four passengers;
  - b. 24-hour rental of a Group-B vehicle, provided a rental car is available and you are in possession of a valid credit card and driver's licence.
8. if your vehicle is left behind for repairs, we will pay for:
  - a. 24-hour rental of a Group-B vehicle, provided a rental car is available and you are in possession of a valid credit card and driver's licence, or;
  - b. an airline ticket to collect the vehicle after repairs, or;
  - c. additional towing costs to tow the vehicle to a place of safety near your home, but only up to the amount of the unused car rental costs.
9. if your vehicle is immobilised and cannot be driven away as a result of an accident, we will pay for it to be towed to a place of safety, up to the amount stated in the Schedule per accident.

The Hollard call centre will also help you to forward any urgent messages.

## C. Towing and Release Fees Limitation

If the insured vehicle is disabled by reasons of any loss or damage insured hereby, the Company will pay the reasonable cost of protection and removal to the nearest repairers;

PROVIDED THAT:-

the services of the Hollard assist line is utilised, failing which the towing and release fees will be limited as follows:

### Vehicles up to 3500kg

Safeguarding your vehicle after an	Excess	Limit
- Accident: Towing & Release fees	Nil	R2 850 unless a Hollard Service Provider is used

### Vehicles above 3500kg

Safeguarding your vehicle after an	Excess	Limit
- Accident: Towing & Release fees	Nil	R5 500 unless a Hollard Service Provider is used

24 hour assistance number: 08600 38262

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.

## BUILDINGS COMBINED

Effective Date	7 May 2024	Total Premium	R 3 190.45
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Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA
Construction	Class One - Standard Construction

### Details of Cover

Description	Percentage	Sum Insured	Premium
Buildings as defined		R 30 909 600	R 2 763.83
Escalation	10.00%	R 3 090 960	R 138.28
Inflation - Year 1		R 0	R 0.00
Miscellaneous Items as defined			R 248.34
2 x GEYSERS @ R30 000 EACH		R 60 000	
POWER SURGE		R 100 000	

### First Amount(s) Payable

Description	FAP %	Minimum Amount	Maximum Amount
Section First Amount Payable	Not Applicable	R 2 500	Not Applicable
POWER SURGE	10.00%	R 2 500	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Theft of External Fixtures and Fittings	R 20 000	R 40.00	10.00% of claim, Minimum R 750

### Automatic Extensions (as per policy wording)

Description	Limit of Indemnity
Sub-section C - Rent	30% of the specified Buildings Combined sum insured
Sub-section D - Liability	R 5 000 000

### SASRIA Details

Description	Limit of Indemnity
SASRIA - BC	R 30 909 600
SASRIA - BC Escalation	R 3 090 960



## Additional Notes

### BUILDINGS COMBINED - MEMO

It is hereby noted that the building sum insured includes the following :

- 1) A generator which is installed in the carport. Full theft cover is granted under this section.
- 2) Grid Tied Photovoltaic System

## OFFICE CONTENTS

Effective Date	7 May 2024	Total Premium	R 2 925.34
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Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA
Burglar alarm warranty	Applicable
Construction Type	Class One - Standard Construction

### Details of Cover

Description	Sum Insured	Premium
Sub-section A - Contents	R 3 139 157	R 2 673.51
Theft by forcible and violent entry/exit	R 622 991	R 251.83

### First Amount(s) Payable

Description	FAP %	Minimum Amount	Maximum Amount
Sub-section A - Contents	10.00%	R 500	Not Applicable
Theft by forcible and violent entry/exit	10.00%	R 500	Not Applicable

### SASRIA Details

Description	Limit of Indemnity
SASRIA - Office Contents	R 4 080 904

### Additional Notes

#### BUILDINGS COMBINED - MEMO

It is hereby noted that the building sum insured includes the following :

- 1) A generator which is installed in the carport. Full theft cover is granted under this section.
- 2) Grid Tied Photovoltaic System

## FIDELITY GUARANTEE

Effective Date	7 May 2024	Total Premium	R 1 844.46
Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA		
Basis of Cover	Blanket Basis		

### Details of Cover

Number of Employees	Sum Insured	Premium
58	R 500 000	R 1 777.80

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Losses Discovered > 24 months (with satisfactory systems audit)	Yes	R 66.66	Not Applicable

## BUSINESS ALL RISKS

Effective Date	7 May 2024	Total Premium	R 3 950.38
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Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA
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### Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
Cellular Phones - 34 valued between R8 000 and R31 000	R 658 405	R 3 950.38	10.00% of claim, Minimum R 500

### SASRIA Details

Description	Limit of Indemnity
SASRIA - Business All Risk	R 658 405

## EMPLOYERS LIABILITY

Effective Date	7 May 2024	Total Premium	R 30.00
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### Details of Cover

Retroactive Date	Limit of Indemnity	Premium
01/06/2020	R 1 000 000	R 30.00

## MOTOR SPECIFIED

Effective Date	7 May 2024	Total Premium	R 13 769.68
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### Summary of Vehicles

Description	Description Of Use	Registration Number	Type of Cover	Sum Insured	Premium
mitsubishi/colt asx 2.0 GLS 2020	Private/Business	GHOST VEHICLE	Comprehensive	Retail Value	R 881.34
ISUZU D-MAX 250 HO HI-RIDER E/CAB P/U 2021	Private/Business	JTH761EC	Comprehensive	Retail Value	R 1 149.16
ISUZU D-MAX 250 HO HI-RIDER D/C P/U 2021	Private/Business	JTT517EC	Comprehensive	Retail Value	R 1 288.40
MITSUBISHI/COLT ASX 2.0 ES 2022	Private/Business	KBP319EC	Comprehensive	Retail Value	R 842.16
MITSUBISHI/COLT ASX 2.0 ES 2022	Private/Business	KBP322EC	Comprehensive	Retail Value	R 842.16
OPEL ZAFIRA LIFE EDITION 2.0TD A/T 2024	Private/Business	TBAN	Comprehensive	Retail Value	R 3 495.95
TOYOTA COROLLA CROSS 1.8 XI 2024	Private/Business	KJK939EC	Comprehensive	Retail Value	R 1 948.63
TOYOTA HILUX 2.4 GD-6 RB RAIDER P/U E/CAB 2024	Private/Business	KJK390EC	Comprehensive	Retail Value	R 2 523.46
MITSUBISHI/COLT XPANDER 1.5 A/T 2023	Private/Business	KDK494EC	Comprehensive	Retail Value	R 798.42

## MOTOR SPECIFIED ITEM 1

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
MITSUBISHI/COLT ASX 2.0 GLS 2020	GHOST VEHICLE	N/A	N/A	45033275

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 881.34

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable
Third Party (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fire & Explosion (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 167.88	Not Applicable

### Additional Notes

#### MEMO

IT IS NOTED THAT COVER IS IN RESPECT OF A HIRED VEHICLE WITH A LIMIT OF R800 000 RENTAL CLASS A - F

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.

## MOTOR SPECIFIED ITEM 2

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
ISUZU D-MAX 250 HO HI-RIDER E/CAB P/U 2021	JTH761EC	ACVNREHROK4064137	4JK1VN1982	28016260

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 1 149.16

### Accessories / After Market Fitments

Description	Sum Insured
NUDGE BAR	R 5 950
ROLLBAR	R 5 950
ROLLER SHUTTER	R 17 500
TOWBAR	R 5 950
ULTRAGUARD	R 3 300

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable
Third Party (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fire & Explosion (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 229.83	Not Applicable

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.



## MOTOR SPECIFIED ITEM 3

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
ISUZU D-MAX 250 HO HI-RIDER D/C P/U 2021	JTT517EC	ACVNRCHR2K4071353	4JK1VY7504	28016285

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 1 288.40

### Accessories / After Market Fitments

Description	Sum Insured
NUDGE BAR	R 3 880
RUBBERIZING	R 2 713
SECURITY LID	R 18 640
TOW BAR	R 3 866
SMASH AND GRAB	R 2 147

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable
Third Party (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Fire & Explosion (Sub-section B) First Amount Payable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 257.68	Not Applicable

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.

## MOTOR SPECIFIED ITEM 4

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
MITSUBISHI/COLT ASX 2.0 ES 2022	KBP319EC	JMYXNGA2WNU100 263	4B11B88133	45033245

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 842.16

### Accessories / After Market Fitments

Description	Sum Insured
SMASH AND GRAB	R 4 500

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 168.43	Not Applicable

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.

## MOTOR SPECIFIED ITEM 5

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
MITSUBISHI/COLT ASX 2.0 ES 2022	KBP322EC	JMYXNGA2WNU100227	4BDCAXR100227	45033245

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 842.16

### Accessories / After Market Fitments

Description	Sum Insured
SMASH AND GRAB	R 4 500

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 168.43	Not Applicable

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.

## MOTOR SPECIFIED ITEM 6

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
OPEL ZAFIRA LIFE EDITION 2.0TD A/T 2024	TBAN	VXEVEAHXRPZ0114 10	y3k4013944	48030650

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 3 495.95

### Accessories / After Market Fitments

Description	Sum Insured
SMASH & GRAB	R 5 029

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable

## MOTOR SPECIFIED ITEM 7

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
TOYOTA COROLLA CROSS 1.8 XI 2024	KJK939EC	AHTKFAAG4006443 40	2ZR603797	60031300

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 1 948.63

### Accessories / After Market Fitments

Description	Sum Insured
SMASH & GRAB	R 2 500

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable

## MOTOR SPECIFIED ITEM 8

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
TOYOTA HILUX 2.4 GD-6 RB RAIDER P/U E/ CAB 2024	KJK390EC	AHTJB3DC80449936 9	2GD1475578	60039222

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 2 523.46

### Accessories / After Market Fitments

Description	Sum Insured
TOWBAR	R 9 571
NUDGE BAR	R 9 647
ROLLBAR WITH SECURILID	R 40 250
RUBBERISING	R 4 015
SMASH & GRAB	R 3 121

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable

## MOTOR SPECIFIED ITEM 9

### Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
MINI/COOPER S 1.6 16V 2008	KDK494EC	MK2LRNC1WNN016486	4A91KBC7184	45029110

### Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 798.42

### Accessories / After Market Fitments

Description	Sum Insured
SMASH AND GRAB	R 4 500

### First Amount(s) Payable

Description	Minimum %	Maximum %	Minimum Amount	Maximum Amount
Basic First Amount Payable	5.00%	Not Applicable	R 3 000	Not Applicable

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	Not Applicable
Waiver of basic compulsory first amount payable	R 0	R 159.68	Not Applicable

### Endorsements

#### SASRIA

It is hereby noted that SASRIA cover is included.

## ELECTRONIC EQUIPMENT

Effective Date	7 May 2024	Total Premium	R 12 343.66
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Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA
Burglar Alarm Warranty	Yes

### Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
PC's, Printers and Servers	R 2 490 270	R 3 320.36	10.00% of claim, Minimum R 750
66x Laptops & 19 x I pads	R 1 902 023	R 8 876.10	10.00% of claim, Minimum R 1 000
Digital surveillance system – R128 743 (includes 13 external cameras)	R 128 743	R 77.25	10.00% of claim, Minimum R 750
Biometric Access control	R 5 480	R 3.29	10.00% of claim, Minimum R 750

### Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Additional Reinstatement of Data/ Programs	R 100 000	R 66.66	Not Applicable

### SASRIA Details

Description	Limit of Indemnity
SASRIA - Electronic Equipment	R 4 526 516



## COMBINED LIABILITY

Effective Date	7 May 2024	Total Premium	R 73.34
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Physical Location	Erf 5876 Quenera Park BEACON BAY BEACON BAY/EASTERN CAPE 5241 RSA
Industry	Administration Office
Retroactive Date	01/06/2020
Basis Of Cover	Claims Made

### Details of Cover

Section Name	Limit of Indemnity	Premium	First Amount(s) Payable
Public Liability	R 20 000 000	R 73.34	0.00% of claim, Minimum R 1 500

## BUSINESS POLICY SCHEDULE OF STANDARD FIRST AMOUNTS PAYABLE

In the event of a first amount payable not being stated on a specified section,  
the following standard first amounts payable will be applicable

### Fire

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R 2 500	Not Applicable

### Buildings Combined

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Fire and Allied Perils	0.00%	R 2 500	Not Applicable
All Other	10.00%	R 1 000	Not Applicable

### Office Contents

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R 500	Not Applicable
Theft	10.00%	R 500	Not Applicable

### Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R 0	Not Applicable

### Accidental Damage

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined Events (i) - Accidental Damage	10.00%	R 2 500	Not Applicable
Defined Events (ii) - Leakage	10.00%	R 2 500	Not Applicable

### Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R 0	Not Applicable

### Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R 750	Not Applicable

## Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major Limit	10.00%	R 750	Not Applicable
Hold-up	20.00%	R 1 000	Not Applicable

## Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R 750	Not Applicable

## Fidelity Guarantee

As stated in the Hollard Business Policy wording

## Goods in Transit

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R 2 500	Not Applicable
Theft	20.00%	R 2 500	Not Applicable

## Business All Risks

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Laptops/Notebooks/Tablets (per item)	10.00%	R 1 000	Not Applicable
All Other (per item)	10.00%	R 500	Not Applicable

## Group Personal Accident

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 Days
Medical Expenses	0.00%	R 250	Not Applicable

## Stated Benefits

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 Days
Medical Expenses	0.00%	R 250	Not Applicable

## Combined Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public Liability	0.00%	R 1 500	Not Applicable
Products Liability/Defective Workmanship	10.00%	R 1 500	Not Applicable
Work Away	10.00%	R 1 500	Not Applicable

## Employer's Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R 0	Not Applicable

## Directors' and Officers' Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R 0	Not Applicable

## Enroute In Car (Plan A)

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 Days
Medical Expenses	0.00%	R 250	Not Applicable

## Enroute On-Road (Plan B)

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary Total Disability	Not Applicable	Not Applicable	7 Days
Medical Expenses	0.00%	R 250	Not Applicable

## Enroute Motor-cycle (Plan C)

Description	FAP % (of claim)	Minimum Amount	Time Excess
Medical Expenses	0.00%	R 500	Not Applicable

## Motor Specified

Windscreen/Glass (all vehicles excluding trailers and caravans)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic Glass	0.00%	R 0	Not Applicable
Other Glass	25.00%	R 500	Not Applicable

Luxury Vehicles (exotic/executive/hi-performance)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic) - vehicles valued under R 1 000 000	5.00%	R 10 000	Not Applicable
Sub-section A (Basic) - vehicles valued at R 1 000 000 and over	5.00%	R 15 000	Not Applicable
Additional cumulative first amounts payable			
Hail damage	10.00%	R 500	Not Applicable
Theft/hi-jack	5.00%	R 1 500	Not Applicable

Private Type Vehicles and Commercial Vehicles (up to a GVM of 3 500kg)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R 3 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0.00%	R 1 000	Not Applicable
Driver licensed less than 2 years	0.00%	R 1 500	Not Applicable
Hail damage	10.00%	R 500	Not Applicable
Theft/hi-jack	5.00%	R 1 500	Not Applicable

Commercial Trucks (over 3500kg GVM), Busses and Special Types			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10.00%	R 5 000	Not Applicable
Sub-section B (Basic)	0.00%	R 2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 or licensed less than 2 years	5.00%	R 1 000	Not Applicable
Hail damage	10.00%	R 500	Not Applicable
Theft/hi-jack	10.00%	R 1 500	Not Applicable

Motorcycles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10.00%	R 1 000	Not Applicable
Theft/hi-jack	15.00%	R 1 750	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0.00%	R 750	Not Applicable
Driver licensed less than 2 years	0.00%	R 750	Not Applicable
Driver's license endorsed within the last 3 years	0.00%	R 750	Not Applicable

Trailers/Caravans			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Windscreen/Glass	0.00%	R 500	Not Applicable
Hail Damage	0.00%	R 500	Not Applicable
All other claims	10.00%	R 1 000	Not Applicable

## Motor Traders

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10.00%	R 5 000	Not Applicable
Sub-section B (Basic)	0.00%	R 2 500	Not Applicable
Window Glass			
Generic Glass	0.00%	R 0	Not Applicable

Other Glass	25.00%	R 500	Not Applicable
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## Electronic Equipment

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic (per item)	10.00%	R 750	Not Applicable
Laptops/Notebooks/Tablets (per item)	10.00%	R 1 000	Not Applicable
Additional Reinstatement of Data/Programs	0.00%	R 750	Not Applicable
Additional Increased Cost of Working	Not Applicable	Not Applicable	24 hours

## Machinery Breakdown/Business Interruption/Deterioration of Stock

Description	FAP % (of claim)	Minimum Amount	Time Excess
Machinery Breakdown	10.00%	R 2 500	Not Applicable
Business Interruption	Not Applicable	Not Applicable	24 hours
Deterioration of Stock	10.00%	R 500	Not Applicable

## Motor Security

### Requirements Regarding Anti-theft Devices

1. Vehicles with a sum insured of R400 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system which must be kept in working order. 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.

## DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product involves three companies performing different functions:	
The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.
The Underwriting Manager (UMA)	The UMA performs binder functions and other services on behalf of an insurer. The UMA is mandated to enter into, vary and renew policies as well as determine policy benefits, policy wordings and premiums and settle claims on Hollard's behalf.

As a short-term policyholder, or prospective policyholder, you have the right to the following information:

PARTICULARS OF YOUR INSURANCE BROKER
<ul style="list-style-type: none"> <li>a) Name, physical address, postal address and telephone number</li> <li>b) Legal status of your broker</li> <li>c) Whether services are rendered under supervision</li> <li>d) Whether more than 10% of the insurer's shares are held by the broker or whether more than 30% of the broker's total remuneration was received from the insurer</li> <li>e) Whether or not Professional Indemnity insurance is held</li> <li>f) Details of how to institute a claim</li> <li>g) Details of the broker's complaints procedure and contact details of the complaints and compliance departments</li> <li>h) Details of fees and/or commission paid to the broker</li> <li>i) The contractual relationship with the insurer and whether the broker has contractual relationships with other insurers</li> <li>j) The conditions or restrictions imposed by the insurer (if any)</li> <li>k) Details of the financial services which the broker is authorised to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto</li> <li>l) Exemption(s) that the Registrar has granted in terms of the Financial Advisory and Intermediary Services Act (FAIS)</li> <li>m) How the broker deals with conflicts of interest</li> </ul>

YOUR INSURER	
Name	The Hollard Insurance Company Limited
FSP Number	17698
Physical Address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal Address	PO Box 87419, Houghton, 2041
Telephone Number	(011) 351-5000
Fax Number	(011) 351-0691
Website	<a href="http://www.hollard.co.za">www.hollard.co.za</a>

Compliance Department

(011) 351-5000, and ask for the Group Compliance department or  
email: [compliance@hollard.co.za](mailto:compliance@hollard.co.za)



YOUR UNDERWRITING MANAGER	
Name	ITOO Special Risks (Pty) Ltd
FSP Number	47230
Physical Address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal Address	PO Box 87419, Houghton, 2041
Telephone Number	(011) 351-5000
Fax Number	(011) 351-8015
Website	www.itoo.co.za
Compliance Department	Associated Compliance, (011) 678 2533, craig@associatedcompliance.co.za

COMPLAINTS RESOLUTION	
Should you have a complaint about this product, please contact your broker.	
Should you have any complaints with respect to the product and service and you would like to escalate the complaint to the insurer, please write to:	
Name	The Hollard Insurance Company Limited
Department	Hollard Insure Complaints
Email:	hollardinsurecomplaints@hollard.co.za
Website:	www.hollard.co.za
If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.	

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B, Rosebank	Physical Address	Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria 0010
Postal Address	PO Box 32334, Braamfontein, 2017	Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Telephone Number	(0860) 726-890 / (011) 726-8900	Telephone Number	(012) 762-5000 / (012) 470-9080
Fax Number	(011) 726-5501	Fax Number	086 764 1422 / (012) 348-3447
Email Address	info@osti.co.za	Email Address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za

FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)	
Physical Address	41 Matroosberg Road, Ashlea Gardens, Pretoria, 0002
Postal Address	PO Box 35655, Menlo Park, 0102
Telephone Number	0800 20 37 22

Fax Number	(012) 346-6941
Email Address	info@fscs.co.za
Website	www.fscs.co.za

## HOW TO REPORT A CLAIM

Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local Hollard office.

Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft, or where a criminal act is suspected.

If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance as per the details above.

## ABOUT YOUR SASRIA COUPON/POLICY

### SASRIA SOC LIMITED

Postal Address	PO Box 653367, Benmore, 2010	FSP Number	39117
Physical Address	36 Fricker Road, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone Number	(011) 214-0800 / (086) 172-7742	Email Address	info@sasria.co.za or contactus@sasria.co.za
Fax Number	(011) 447-8630	Website	www.sasria.co.za
Complaints in respect of your insurer or broker to be addressed to	Compliance Officer SASRIA SOC Limited, PO Box 653367, Benmore, 2010		
Claims Notification Procedures	In the event of a claim, all relevant documentation relating to your claim must be submitted to your insurance broker or insurer, the name and address of whom appears above.		

### YOUR SPECIAL RISKS INSURER

Name and address of Sasria Outsource Administrator	The Hollard Insurance Company Limited acts as an outsource administrator and will issue your Sasria Coupon/Policy on behalf of Sasria SOC Limited, but all claims are decided on by Sasria as the insurer of these risks. Hollard earns an outsource administration fee of 12.5% of the gross written premium on Sasria.
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those perils insured by Sasria.
Premium Amount Frequency, Manner, and Due date for Premium Payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please also refer to the policy wording which provides further details as to premium and monetary obligations.

### UNDERWRITING MANAGER DISCLOSURE

ITOO Special Risks acts as an Underwriting Manager for The Hollard Insurance Company Limited for certain covers included in this product and has a signed binder agreement to this effect. In terms of this agreement, the Underwriting Manager may:

- 1) enter into, vary and renew policies
- 2) determine the premiums
- 3) determine policy benefits
- 4) settle all valid claims.

The Underwriting Manager is paid a binder fee for performing the abovementioned functions as well as a share in the profits of the scheme.

OTHER KEY CONFLICT OF INTEREST DISCLOSURES RELATING TO THE UNDERWRITING MANAGER		
Does the Underwriting Manager receive more than 30% of their income from any insurer?	Yes/No	Yes
Does the Underwriting Manager have a relationship with any insurer that provides a financial interest other than ownership?	Yes/No	No
Does the Underwriting Manager have a relationship with any other broker or binder holder and/or administrator that provides an ownership or financial interest?	Yes/No	No
Does the Underwriting Manager have a relationship with any distribution channel that provides an ownership, financial interest or support service?	Yes/No	No
Does the Underwriting Manager have a relationship with any other person that provides an ownership or financial interest?	Yes/No	Yes
Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.		
A full copy of your Underwriting Manager's Conflict of Interest Management policy can be obtained from:		
i) The Underwriting Manager's offices upon written request to <a href="mailto:info@itoo.co.za">info@itoo.co.za</a>		
ii) The Underwriting Manager's website <a href="http://www.itoo.co.za">www.itoo.co.za</a>		

DISCLOSURE OF PREMIUMS AND FEES
All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT
Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION
Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims processes and cancellation requirements.

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 in writing within 30 days.
- c) A 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.
- d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- g) Do not sign any blank or partially completed application form.
- h) Complete all forms in ink.
- i) Keep all documents handed to you.
- j) Make a note as to what is said to you.
- k) Don't be pressurised to buy the product.
- l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services, including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- q) You have the right to request recordings of any disclosures provided telephonically.
- r) Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at [Hollard@tip-offs.com](mailto:Hollard@tip-offs.com).