

MR R PUBLIC
PO BOX 12301
NORTHCLIFF
2115

15 January 2016

Client Services	0861 600 124 policyservice@autogen.co.za
Online Admin and Claims	www.autogen.co.za

Good day

YOUR POLICY NUMBER 557597971

Welcome and congratulations on making a sound decision to entrust your insurance needs to us.

IMPORTANT DOCUMENTS

This welcome pack contains your policy book, your schedule (the documents that explain your cover and your basic excesses) and the Legal Disclosures. Please read the terms and conditions carefully to make sure you fully understand your cover, paying close attention to the sections that apply to you.

KEEP US INFORMED

When you study your schedule please make sure that all your personal and policy information is correct and up to date, as we agreed upon in our telephonic conversation. Failure to supply us with the correct information can affect any claim you may have. If you don't want to call, you can update your details online by going to www.autogen.co.za.

ASSISTANCE

The Assist brochure is also included in this welcome pack, if applicable. It contains a host of benefits, so read through it to see which of these you can enjoy. Roadside Assist is only available if you have comprehensive or third party, fire and theft car insurance.

If you have Saver car insurance, Loan Assistance and Accident Assistance are automatically included in Accident Cover, Total Loss Cover, and, Third Party Liability Cover. If you have selected the additional Assist Products, you will enjoy a number of other assist benefits.

CASH BACK BONUS

Remember that you can also choose to include a Cash Back Plus Bonus, at a minimal fee. This entitles you to a cash reward if you have uninterrupted claims-free cover for 4 years. Your pay-out could be equal to your first year's insurance premiums or 25% of all your premiums paid over 4 years, whichever is the lesser.

Please save the Towline number on your cellphone – otherwise you won't be able to call for the tow service. The number is: 0861 600 124.

Please call us on 0861 600 124 with any questions you may have. You can also email us or visit the website, www.autogen.co.za, if you have any complaints or compliments.

Regards

A handwritten signature in black ink, appearing to read 'Jani', written in a cursive style.

The Manager: Policy Services

Please click on the links below to access your policy documents:

[Policy Book](#)

[Service Charter](#)

[Assist Brochure](#)

[Expo-Sure Brochure](#)

[SASRIA Annexure - Motor](#)

[SASRIA Annexure - Fire](#)

Should you not be able to access your policy documents via the above links, please email us for assistance on polycyservice@autogen.co.za.

AUTO & GENERAL LEGAL DISCLOSURES

ABOUT YOUR INSURER/PRODUCT SUPPLIER FOR PERSONAL LINES COVER SELECTED

- a) FSP: Auto & General Insurance Company Ltd
- b) Company Registration Number: 1973/016880/06
- c) VAT Registration Number: 4890105085
- d)f) Physical Address: Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191
- e) Website: www.autogen.co.za
- f) Tel: 011 489 4000
- g) The Compliance Officer: Tel: 0860 999 954
Email: compliance@telesure.co.za
- i) Telephone Number of Public Officer: A van Heerden: (011) 489-4000
- j) The compliance officer deals with issues relating to Auto & General's compliance with the FAIS act. If you have policy related issues, please call your local insurance hotline at the number that appears on your schedule.
- k) Should you have a complaint regarding Auto & General's alleged contravention of, or failure to comply with the FAIS Act, and/or the wilful or negligent rendering of a financial service that has or may cause prejudice or damage or if you feel you have been treated unfairly, please email the details of your complaint to the Compliance Officer at the email address at h) above.
- l) In the event of a claim, you must call your local insurance hotline at the number that appears on your schedule.
- m) Auto & General is a registered Insurer and an authorised financial services provider, licensed to give advice and render financial services on short term insurance personal and commercial lines and long term insurance category A and B
- n) Auto & General has appointed Telesure Group Services as a non-mandated intermediary to perform the following binder functions: enter into, vary or renew policies and to settle claims under these policies, for which Telesure Group Services receives a binder fee in accordance with the terms and conditions of the agreement between the parties.
- o) Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under supervision.
- p) Auto & General has professional indemnity insurance.
- q) The type of cover that you selected appears on your schedule
- r) All premiums are inclusive of VAT at the standard rate. With the direction of the Commissioner in terms of S20(7) of the VAT Act, this policy document together with proof of payment of the insurance premium constitutes a valid tax invoice for the purpose of deducting input tax.

ABOUT YOUR PRODUCT SUPPLIER OF COVER FOR ANY ACCIDENTAL OR INTENTIONAL DAMAGE TO YOUR PROPERTY CAUSED BY ANY PERSON OR GROUP OF PEOPLE TAKING PART IN A RIOT, STRIKE, ETC.

- a) Product Supplier: Sasria SOC Limited
- b) Company Registration Number: 1979/00287/06
- c) Physical Address: 36 Fricker Road, Illovo
- d) Postal Address: PO Box 653367, Benmore, 2010
- e) Website: www.sasria.co.za
- f) Tel: 011 214 0800 / 086 172 7742
- Fax: 011 447 8630 / 086 172 7329
- g) The Compliance Officer: Ms Nomsa Wabanie
- Compliance Email Address: nomsaw@sasria.co.za
- Compliance Tel: 011 214 0800 / 086 172 7742
- h) The Compliance Department deals with issues relating to SASRIA's compliance with the FAIS Act.
- i) Should you have any complaints relating to SASRIA, please e-mail complaints@sasria.co.za.
- j) In the event of a SASRIA Claim, claims related queries can be made to Themba Sibiyi on 011 214 0829 ext. 229 or Mmakgomo Motalane on 011 214 0863 ext. 263
- k) Auto & General Insurance Company Ltd is an agency company of SASRIA. Auto & General Insurance Company Ltd does have other product suppliers.
- l) Please see your policy book for the type of cover that SASRIA provides.

RECORD OF ADVICE

Records of any telephonic or online interactions are kept for your and our protection. These records will be made available on request.

CHARGES AND FEES

Your once-off policy start-up fee is reflected on your schedule in the paragraph headed "payment details".

COMPLAINTS HANDLING PROCEDURE

Step 1: Contact Policy Services Department

Should you have any complaints regarding the following:

- 1) The administration of your policy- for example, problems with your debit order, incorrect information on your policy schedule or complaints against the consultant that sold you the policy
- 2) Claims on your policy- for example, a claim lodged is taking too long or has been repudiated.
- 3) You may be requested to submit your complaint in writing together with any supporting documentation to either one of the following communication channels depending on the area you live in:

AREA POLICY SERVICES:

Tel.: 0861 600 124

Step 2A: Contact Internal Dispute Resolution Department

If the matter is still not resolved to your satisfaction and it relates to a disputed claim, please contact our internal dispute resolution department, the details are as follows:

Tel: 0860 109 059
Postal Address: P.O.Box 11250, Johannesburg 2000

Step 2B: Contact Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all FAIS related complaints:

Tel: 0860 99 99 54
E-mail: compliance@telesure.co.za

Step 3: Contact the Short-term Ombudsman or the FAIS Ombudsman (Where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, then you may submit your complaint to the FAIS ombudsman, or the Ombudsman for Short-term Insurance, whichever is applicable.

The Ombudsman for Short-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts. The Ombudsman for Short-term Insurance can be contacted at:

Tel: 011 726 8900
Share Number: 0860 726 890
Postal Address: P.O.Box 32334, Braamfontein, 2017
Fax: 011 726 5501
E-mail: info@osti.co.za

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided.

The FAIS Ombudsman can be contacted at:

Tel: 012 470 9080
Share Number: 0860 FAIS OM (0860 324 766)
Website: www.faisombud.co.za
Fax: 012 348 3447
E-mail: info@faisombud.co.za
Post: P.O.Box 74571, Lynwoodrif, 0040

CONSENT TO SHARE INFORMATION

"I acknowledge that the sharing of claims information and underwriting information (including credit information) by Insurers is essential to enable the Insurance Industry to underwrite policies and to assess risks fairly and to reduce the incidents of fraudulent claims, in the public interest and with the view to limiting payments. On my own behalf and on behalf of any person I represent herein, I hereby waive any right to privacy in any insurance information provided by me or on my behalf in respect of any insurance policy for claims made or lodged by me and I consent to such information being disclosed to any other insurance company or agent. I also acknowledge that the information provided by me may be verified against other legitimate sources or databases. I also waive any rights of privacy and consent to the disclosure of any information relevant to any insurance policy or claim concerning me."

Summary of Your Cover

TEST BROKER

Reg No.: 123

342 PIET, RICHMOND, 1939

VAT No.: 4890105085

Tel: 011 7678678

YOUR PERSONAL DETAILS

Package: Standard

Policy Number: 557597971

Commencement Date: 15-01-2016

Cancellation Date: 01-01-0001

Policy Holder: Mr R Public

Effective Date: 15-01-2016

ID Number: 5809105283086

Email Address: sherwinr@telesure.co.za

Home Number: 011 678 2555

Work Number: 011 489 4473

Fax Number: 011 489 4111

Cellphone Number: 072 111 1111

Postal Address: PO BOX 12301, NORTHCLIFF, 2115

Residential Address: 42 PUBLICTEST ROAD, NORTHCLIFF, 2195

The residential address plus any other daytime or overnight addresses displayed on this schedule are the risk addresses where you keep the insured items. These have an influence on the calculation of your premium and determines the acceptability of your risk plus the terms and conditions that are applied to your policy.

IF YOU CHANGE ANY OF THESE ADDRESSES AND DO NOT UPDATE YOUR POLICY RECORDS, YOU MAY NO LONGER HAVE INSURANCE.

Your monthly payment includes a Broker Commission of 12.50% for the motor section and 20.00% for the non-motor sections of your policy.

MOTOR COVER

<u>WATERCRAFT</u>	2006 RUBBER DUCK			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
N/A	N/A	R 25,000.00	Yes	R 90.51

SASRIA PREMIUM FOR WATERCRAFT OVER	R 5.00
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<u>CARAVAN</u>	2001 FUNSEEKER (NGJ332GP)			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
N/A	N/A	R 50,000.00	Yes	R 208.96

<u>MOTORCYCLE</u>	2002 YAMAHA 135CC (MZT456GP)			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
N/A	N/A	R 20,000.00	Yes	R 136.32
Daytime Parking Suburb:			Overnight Parking Suburb:	
Roaming			NORTHCLIFF, 2195	

<u>VEHICLE</u>	1997 TOYOTA COROLLA 1.8I GLE (HWM629GP)			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
N/A	R3,500	Market Value	Yes	R 50.20
Daytime Parking Suburb:			Overnight Parking Suburb:	
Roaming			NORTHCLIFF, 2195	
Vehicle Colour:	Black	Paint Type:	Metallic	
Vehicle Use:	Private use	Cover Type:	Third Party Only	
Assist:	Road, Home, Medical, Trauma and Legal Assistance			Included

VEHICLE	2003 MAZDA 6 2.3 SPORTY LUX A/T (DGS458GP)			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
T	R8,000	Market Value	Yes	R 123.30
Daytime Parking Suburb:		Overnight Parking Suburb:		
Roaming		NORTHCLIFF, 2195		
Vehicle Colour:	Pink	Paint Type:	Pearl	
Vehicle Use:	Homemaker	Cover Type:	Third Party, Fire and Theft	
Assist:	Road, Home, Medical, Trauma and Legal Assistance			Included

VEHICLE	2003 BMW 325TI (E46) A/T (MXC183GP)			
Vehicle Hire:	Sound:	Insured Value:	SASRIA Included:	Monthly Premium:
T/A #	R6,000	Retail Value	Yes	R 428.12
Daytime Parking Suburb:		Overnight Parking Suburb:		
Roaming		NORTHCLIFF, 2195		
Vehicle Colour:	Blue	Paint Type:	Plain	
Vehicle Use:	Private use	Cover Type:	Comprehensive	
Assist:	Road, Home, Medical, Trauma and Legal Assistance			Included

Vehicle hire: T = Theft only, A = Accident only, T/A = Theft and accident, # = 30 day Accident cover	
SASRIA premium for vehicle cover	R 10.00

NON-MOTOR COVER

DESCRIPTION:	MAXIMUM INDEMNITY:	SASRIA INCLUDED:	MONTHLY PREMIUM:
Buildings	R 5,000,000.00	Yes	R 3,023.24
Home Contents -	R 1,500,000.00	Yes	R 1,246.13
Borehole and swimming pool equipment	R 2,500.00	Yes	R 28.21
Portable Possessions Unspecified	R 5,000.00	Yes	R 0.00
(first R 5,000.00 automatically included)			
Portable Possessions Specified (see specification list)	R 55,100.00	Yes	R 355.94
SASRIA premium for non-vehicle cover			R 23.62

YOU HAVE NOT CHOSEN TO ADD THE CASH BACK BONUS OPTION TO YOUR POLICY.

Expo-Sure

R 8.90

TOTAL MONTHLY PREMIUM:

R 5,738.45

IMPORTANT: PLEASE READ THROUGH THE EXCESS TABLES IN THE FOLLOWING PAGES FOR ALL THE AMOUNTS AND RULES APPLICABLE TO YOUR POLICY'S BASIC AND ADDITIONAL EXCESSES.

BASIC EXCESS:

2006 RUBBER DUCK	R 3,000.00 or 5.00% of the value of the claim – whichever amount is the highest.
2001 FUNSEEKER (NGJ332GP)	R 2,700.00 or 5.00% of the value of the claim – whichever amount is the highest.
2002 YAMAHA 135CC (MZT456GP)	R 3,650.00 or 5.00% of the value of the claim – whichever amount is the highest.
1997 TOYOTA COROLLA 1.8I GLE (HWM629GP)	R 1,700.00
2003 MAZDA 6 2.3 SPORTY LUX A/T (DGS458GP)	R 1,700.00
2003 BMW 325TI (E46) A/T (MXC183GP)	R 4,150.00
Buildings	R 1,500.00 or 5.00% of the value of the claim – whichever amount is the highest – up to a maximum of R 15,000.00
Home Contents	R 1,600.00 or 5.00% of the value of the claim – whichever amount is the highest – up to a maximum of R 9,000.00
Borehole and Swimming Pool Equipment	R 850.00
Portable Possessions:	
Unspecified	R 850.00
Specified Bicycles:	R 850.00
Prescribed glasses/contact lenses:	R 850.00
Cellphones:	R 1,350.00 or 5.00% of the value of the claim – whichever amount is the highest – up to a maximum of R 9,000.00
Other specified items:	R 850.00

MEMBERS OF YOUR HOUSEHOLD ABOVE THE AGE OF 15 YEARS

Including students who don't live at home

Name: Mrs V Public**Date of Birth:** 15 July 1961**Name:** Mr M Public**Date of Birth:** 25 May 1978**Name:** Ms P Public**Date of Birth:** 1 January 1980**SPECIAL TERMS AND CONDITIONS**

Please check all the information in this document thoroughly and ensure that all the details are correct and true in all respects.

Cover is granted on the condition that both the policy holder and regular driver adhere to all the terms and conditions of the policy.

PAYMENT DETAILS

An amount of R 3,528.36 (which includes the commencement fee of R 360.00) will be deducted from your bank account on 2016-01-15. Subsequent deductions of R 5,738.45 will be made on the 29th of every month to cover you for the following calendar month. We have agreed to use the following account for your premium deductions:

Bank:	Saambou Bank	Branch:	All Branches
Account number:	00000000001	Type of account:	Current
Account holder:	Mr R Public	Date of birth:	10 September 1958

IMPORTANT: Please note that your policy is a monthly policy and must be paid in advance on the deduction dates as they are stated above. If your premium is not received on your preferred deduction date, an attempt may be made to collect your premium on a more suitable date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

Your monthly payment includes a Broker Commission of 12.50% for the motor section and 20.00% for the non-motor sections of your policy.

The payment will be collected by I.S.Services (Pty) Ltd on the agreed deduction dates.

MOTOR COVER

Vehicle:	TOYOTA COROLLA 1.8I GLE	Registration Number:	HWM629GP
Vehicle colour:	BLACK	Vehicle Paint Type:	METALLIC
Regular Driver:	Ms P Public	Date of Birth:	1 January 1980
Licence Card Issue Date:	1 January 2003	Marital Status:	Single

The regular driver is the person who drives the vehicle more often than any other person. If the information above is incorrect, or if you do not inform us when the regular driver changes, your cover will be affected and we may be unable to pay any claims.

SPECIAL CONDITIONS:
None

USE:
Cover is valid only for social, domestic or recreational purposes and for trips between your residential address and permanent working address.

COVER- THIRD PARTY ONLY	Maximum Indemnity:	Monthly Premium:
Other Party's Damage	R 1,000,000.00	R 47.49
Liability Cover*	R 1,300,000.00	Included
Sound Cover	R 3,500.00	R 2.71
MONTHLY PREMIUM (SASRIA INCLUDED)		R 50.20

* Liability cover consists of Other Damage to a maximum of R 1,000,000.00 and Other Party property Fire/Explosion damage to a maximum of R 300,000.00.

Excesses**Basic Excesses for:**

Fire and explosion	R 1,700.00
Other damage	R 1,700.00
Sound equipment	R 990.00

Additional Excesses:

A) If the vehicle is used outside the Republic of South Africa	R 7,500.00
B) If the driver of the vehicle is not the regular driver or his/her spouse.	R 3,600.00

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

Our Question:

Your Answer:

Where is the vehicle usually parked during the day?

Address: Roaming
Area Type: Not available
Area Access Control: Not available
Parking Type: Roaming

Where is the vehicle usually parked overnight?

Address: 42 Publicttest Road
Northcliff
2195

Area Type: Residential suburb
Area Access Control: N
Parking type: In a locked garage

Has the vehicle's engine been upgraded to increase performance?

No

What is the colour of the vehicle?

Black

History:

Has your Licence been endorsed in the last five years?

Regular Driver:

Spouse:

No

NA

Do you currently have vehicle insurance?

No

NA

Have you ever had your insurance cancelled or an application refused?

No

NA

Claims submitted/losses in the past two years for the regular driver and spouse (if applicable):

None

MOTOR COVER

Vehicle:	MAZDA 6 2.3 SPORTY LUX A/T	Registration Number:	DGS458GP
Vehicle colour:	PINK	Vehicle Paint Type:	PEARL
Regular Driver:	Mrs V Public	Date of Birth:	15 July 1961
Licence Card Issue Date:	1 February 2002	Marital Status:	Married

The regular driver is the person who drives the vehicle more often than any other person. If the information above is incorrect, or if you do not inform us when the regular driver changes, your cover will be affected and we may be unable to pay any claims.

SPECIAL CONDITIONS:
Cover will be limited to third party only, until the vehicle has been inspected at an approved assessment centre. Please ignore if done.

USE:
Cover is valid for private domestic or social use if the regular driver is not employed and therefore does not regularly travel to a place of work.

COVER– THIRD PARTY, FIRE AND THEFT	Maximum Indemnity:	Monthly Premium:
Own Loss/Damage	Market Value	R 77.0700000000
Sound Cover	R 8,000.00	R 14.11
Window Glass Only	Market Value	R 17.12
Liability Cover*	R 1,300,000.00	Included
Car Hire: Theft	Maximum 27 days	R 15.00
Car Hire Type Selected	Midsize 1400-1600cc, automatic, radio, aircon	
MONTHLY PREMIUM (SASRIA INCLUDED)		R 123.30

* Liability cover consists of Other Damage to a maximum of R 1,000,000.00 and Other Party property Fire/Explosion damage to a maximum of R 300,000.00.

Excesses

Basic Excesses for:

Own damage/loss	R 1,700.00
Sound equipment	R 990.00
Window glass only	R 800.00

Additional Excesses:

- | | |
|--|------------|
| A) If the driver of the vehicle is not the regular driver or his/her spouse | R 3,600.00 |
| B) If the vehicle is used outside the Republic of South Africa | R 7,500.00 |
| C) If the Vehicle is stolen, a theft excess of R 3,500.00 or 7.50% of the value of the motor vehicle – whichever amount is the higher – shall be payable. You will not need to pay this excess if the car is found in an economically repairable condition before the claim is paid out or if a tracking system was installed when the theft took place. | |

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

Our Question:

Your Answer:

Where is the vehicle usually parked during the day?

Address: Roaming
 Area Type: Not available
 Area Access Control: Not available
 Parking Type: Roaming

Where is the vehicle usually parked overnight?

Address: 42 Publictest Road
 Northcliff
 2195

 Area Type: Residential suburb
 Area Access Control: N
 Parking type: In a locked garage

Has the vehicle's engine been upgraded to increase performance?

No

What is the colour of the vehicle?

Pink

History:

Has your Licence been endorsed in the last five years?

Regular Driver:

Spouse:

Do you currently have vehicle insurance?

No

No

Have you ever had your insurance cancelled or an application refused?

Yes

No

No

No

For how long have you had uninterrupted comprehensive vehicle insurance?

85 months or more

When last did you claim for a vehicle accident?

Never had a claim

When last did you claim for a stolen vehicle?

Never had a claim

Claims submitted/losses in the past two years for the regular driver and spouse (if applicable):

None

MOTOR COVER

Vehicle:	BMW 325TI (E46) A/T	Registration Number:	MXC183GP
Vehicle colour:	BLUE	Vehicle Paint Type:	PLAIN
Regular Driver:	Mr R Public	Date of Birth:	10 September 1958
Licence Card Issue Date:	1 January 2001	Marital Status:	Married

The regular driver is the person who drives the vehicle more often than any other person. If the information above is incorrect, or if you do not inform us when the regular driver changes, your cover will be affected and we may be unable to pay any claims.

SPECIAL CONDITIONS:
Cover will be limited to third party only, until the vehicle has been inspected at an approved assessment centre. Please ignore if done.

USE:
Cover is valid only for social, domestic or recreational purposes and for trips between your residential address and permanent working address.

COVER – COMPREHENSIVE	Maximum Indemnity:	Monthly Premium:
Own Damage/Loss	Retail Value	R 350.23
Hail Damage	Retail Value	R 16.93
Sound Cover	R 6,000.00	R 2.56
Window Glass Only	Retail Value	Included
Liability Cover*	R 1,300,000.00	Included
Car Hire: Accident (Maximum 30 days)		R 51.06
Car Hire: Theft (Maximum 27 days)		R 7.34
Car Hire Type Selected:	Midsized 1400-1600cc, automatic, radio, aircon	

TOTAL MONTHLY CONTRIBUTION (SASRIA INCLUDED)	R 428.12
* Liability cover consists of Other Damage to a maximum of R 1,000,000.00 and Other Party property Fire/Explosion damage to a maximum of R 300,000.00.	

Excesses**Basic Excesses for:**

Own damage/loss	R 4,150.00
Hail damage	R 4,150.00
Sound equipment	R 990.00
Window glass only	R 800.00

Additional Excesses:

- A) If the driver of the vehicle
- 1) is younger than 25 and is the regular driver or his/her spouse. R 2,200.00
 - 2) is younger than 25 and is not the regular driver or his/her spouse R 5,400.00
 - 3) is 25 or older and not the regular driver or his/her spouse R 3,600.00
 - 4) has a Learner's Licence R 2,550.00
 - 5) has had a licence for less than two years R 2,550.00
- If the vehicle is used outside the Republic of South Africa R 7,500.00
- B) If the Vehicle is stolen, a theft excess of R 3,500.00 or 7.50% of the value of the motor vehicle – whichever amount is the higher – shall be payable. You will not need to pay this excess if the car is found in an economically repairable condition before the claim is paid out or if a tracking system was installed when the theft took place.
- C) If the car is in an accident that happens
- 1) between 23h00 and 05h00 R 2,200.00

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

Our Question:

Your Answer:

Where is the vehicle usually parked during the day?

Address: Roaming
Area Type: Not available
Area Access Control: Not available
Parking Type: Roaming

Where is the vehicle usually parked overnight?

Address: 42 Publictest Road
Northcliff
2195

Area Type: Residential suburb
Area Access Control: N
Parking type: In a locked garage

Has the vehicle's engine been upgraded to increase performance?

No

What is the colour of the vehicle?

Blue

History:

Has your Licence been endorsed in the last five years?

Regular Driver:

Spouse:

No

No

Do you currently have vehicle insurance?

No

Yes

Have you ever had your insurance cancelled or an application refused?

No

No

Claims submitted/losses in the past two years for the regular driver and spouse (if applicable):

None

MOTORCYCLE COVER

Motorcycle:	YAMAHA 135CC	Registration Number:	MZT456GP
Regular Driver:	Mr M Public	Date of Birth:	25 May 1978
Licence Card Issue Date:	1 February 1999	Marital Status:	Single

The regular driver is the person who drives the vehicle most often and more frequently than any other person. If the information above is incorrect, or if you do not inform us when the regular driver changes, your cover will be affected and any claims may be declined.

SPECIAL CONDITIONS:
You will only be covered for third party claims until the motorcycle has been checked by an approved inspection centre.

USE:
Cover will only be valid if the motorcycle is used solely for private domestic, social and pleasure purposes and for trips between the regular driver's home and permanent place of work.

COVER – COMPREHENSIVE	Maximum Indemnity:	Monthly Premium
Own damage/loss	R 20,000.00	R 136.32
Liability Cover*	R 50,000.00	Included
MONTHLY PREMIUM (SASRIA INCLUDED)		R 136.32

* Liability cover consists of Other Damage to a maximum of R 50,000.00.

IMPORTANT: Please note that if you claim a total loss (i.e. if the motorcycle is stolen or written off), you will be paid out either the maximum indemnity value from above or the fair market value - depending on what amount is the lesser. You are solely responsible for making sure that the value that you insure is checked each year and changed if necessary. This amount is not automatically adjusted in line with depreciation.

EXCESSES

Basic excess for own damage/loss: R 3,650.00 or 5.00% of the claim - depending on which amount is the highest.

Additional Excesses:

A)	If the driver of the motorcycle	
	1) has a learner's licence	R 2,650.00
	2) has had his/her licence for less than two years	R 2,650.00
	3) is not the regular driver as stated on the policy	R 3,750.00
	4) is younger than 25 and the engine is bigger than 125cc	R 2,300.00
B)	If the motorcycle is used outside the Republic of South Africa	R 7,500.00
C)	If the motorcycle is in an accident that happens between 23h00 and 05h00	R 2,200.00

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

Our Question:

Where is the motorcycle usually parked during the day?

Your Answer:

Address: Roaming

Area Type: Not available

Area Access Control: Not available

Parking Type: Roaming

Where is the motorcycle usually parked overnight?

Address: 42 Publictest Road
Northcliff
2195

Area Type: Residential suburb

Area Access Control: N

Parking Type: In a yard - with locked
gates

Has the motorcycle's engine been upgraded to increase performance?

No

History:

Has your Licence been endorsed in the last five years?

No

Do you currently have motorcycle insurance?

No

Have you ever had your insurance cancelled or an application refused?

No

Spouse:

NA

NA

NA

Claims submitted/losses in the past two years for the regular driver and spouse (if applicable):

None

WATERCRAFT COVER

Watercraft Type:	RUBBER DUCK	Name:	Felix
Hull Size:	18 ft - 5.5 m	Number of Motors:	2
Maximum Speed:	65 mph - 105 kph	Engine Manufacturer/s:	Not available

COVER - COMPREHENSIVE	Maximum Indemnity:	Monthly Premium:
Own Damage/Loss	R25,000.00	R85.51
Death and Injury: Other Party	R300,000.00	Included
Water-skier Liability	R 300,000.00	R 5.00
MONTHLY PREMIUM (SASRIA INCLUDED)		R90.51

IMPORTANT: Please note that if you claim a total loss (i.e. if the Watercraft is stolen or written off), you will be paid out either the maximum pay-out value from above or the fair market value - depending on what amount is the lesser. You are solely responsible for making sure that the value that you insure is checked each year and changed if necessary. This amount is not automatically adjusted in line with depreciation.

EXCESSES:

Basic Excesses For:

Own loss/damage	R 3,000.00 or 5.00% of the claim - depending on which amount is the highest.
Death and injury: other parties	R 3,000.00 or 5.00% of the claim - depending on which amount is the highest.
Water-skier liability	R 3,000.00 or 5.00% of the claim - depending on which amount is the highest.

Additional Excesses:

- A) If the Watercraft is used outside the Republic of South Africa R7,500.00
- B) If the Watercraft is stolen, a Theft Excess of R 3,000.00 or 5.00% of the value of the watercraft – whichever amount is the highest –is payable. You will not need to pay this excess if the watercraft is found in an economically repairable condition before the claim is paid out.

CARAVAN COVER

Caravan:	FUNSEEKER	Registration Number:	NGJ332GP
COVER - COMPREHENSIVE		Maximum Indemnity:	Monthly Premium:
Own damage/loss		R 50,000.00	R 171.81
Liability Cover*		R 1,300,000.00	Included
Loose contents of caravan		R 15,000.00	R 37.15
MONTHLY PREMIUM (SASRIA INCLUDED):			R 208.96
* Liability cover consists of Other Damage to a maximum of R 1,000,000.00 and Other Party property Fire/Explosion damage to a maximum of R 300,000.00.			

IMPORTANT: Please note that if you claim a total loss (i.e. if the caravan is stolen or written off), you will be paid out either the maximum indemnity value from above or the fair market value - depending on what amount is the lesser. You are solely responsible for making sure that the value that you insure is checked each year and changed if necessary. This amount is automatically adjusted in line with depreciation.

EXCESSES:

Basic Excesses for:

Own damage/loss R 2,700.00 or 5.00% of the claim - depending on which amount is the highest.
Loose goods in caravan: R 2,700.00

Additional Excesses:

If the caravan is used outside the Republic of South Africa R 7,500.00

BUILDING COVER

Cover – Comprehensive	Maximum Indemnity:	Monthly Premium:
Own damage/loss	R 5,000,000.00	R 3,023.24
Burst water pipes (not attached to geysers)	Insured Amount	Included
Subsidence, heave and landslide	Insured amount	R 254.43
Liability as a home owner	R 800,000.00	R 0.00
MONTHLY PREMIUM (SASRIA INCLUDED)		R 3,023.24

EXCESSES:

Basic Excesses for:

Own damage/loss	R 1,500.00 or 5.00% of the value of the claim – whichever amount is the highest – to a maximum of R 15,000.00
Subsidence, heave and landslide	R 1,500.00 or 5.00% of the value of the claim – whichever is the highest. – to a maximum of R 15000.00
Liability as a home owner:	R 0.00

Additional Excesses for:

Burst water pipes (not attached to geysers)	R 1,000.00 or 5.00% of the value of the claim – whichever amount is the highest – to a maximum of R 10,000.00
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SPECIAL GEYSER COVER	Number of Geysers:	Maximum Indemnity:	Monthly Premium:
Damage/Loss to geysers and attached devices/pipes	2	Insured Amount:	R224.48
Damage/loss caused by bursting or overflowing of geysers, equipment or pipes attached to geysers	N/A	R 30,000.00	Included
MONTHLY PREMIUM (SASRIA INCLUDED):			R 224.48

EXCESSES:

Basic Excesses for:

Damage/loss to geysers and attached devices/pipes	R 1 650.00 or 5.00% of the value of the claim - depending on which amount is the highest – to a maximum of R 15,000.00
Damage/loss caused by bursting or overflowing of geysers, equipment or pipes attached to geysers	If you claim for consequential damages and this is not accompanied by a claim for the geyser itself you will have an excess of R 1 000.00 or 5.00% of the value of the claim - depending on which amount is the highest.

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your cover may be invalid.

Our Question:

Do you live in a residential hotel or boarding house?
 Do you live in a commune?
 What kind of building do you live in?
 What kind of area do you live in?
 Does your house or any of its outbuildings have a thatched roof?
 Is the building currently insured?
 How many geysers do you have on the insured property?
 (including outbuildings and domestic quarters)

Your Answer:

No
 No
 House/Cottage
 Residential Suburb
 Yes
 Yes
 2

Heating Source Type

Electric
 Gas

Geyser Tank Location

	Located Inside	Located Outside
Electric	1	0
Gas	0	1

MAXIMUM INDEMNITY FOR THE ADDITIONAL COVER YOU GET, AS RECORDED IN YOUR POLICY BOOK ALONG WITH YOUR BUILDING COVER:

Loss of Rental Income:	20.00% of the sum insured
Rent to Live Elsewhere:	20.00% of the sum insured
Professional Fees:	20.00% of the sum insured
Glass and Sanitaryware	Sum Insured
Electricity Supply	Sum Insured
Antennas/Aerials	Sum Insured
Fire Brigade Costs	Sum Insured
Demolition Costs	Sum Insured
Liability to Domestic Employees	R 110,000.00

Please note that an excess of R350.00 will be payable if you claim against any of the above benefits. But, if this claim forms part of another claim on your main buildings policy, ONLY the excess payable for the main buildings claim will be charged.

HOME CONTENTS COVER

COVER – COMPREHENSIVE	MAXIMUM INDEMNITY:	MONTHLY PREMIUM:
Own damage/loss	R 1,500,000.00	R 1,246.13
Liability as a Householder	R 1,200,000.00	Included
MONTHLY PREMIUM (SASRIA INCLUDED)		R 1,246.13

EXCESSES

Basic Excesses for:

Own damage/loss R 1,600.00 or 5.00% of the value of the claim – whichever amount is the highest – to a maximum of R 9,000.00

Additional Excesses:

Claims for goods stolen from your home or outbuildings R 0.00
Lightning or power surge damage R 800.00

SPECIAL CONDITIONS:

Your burglar alarm should be activated at all times while your home is unoccupied. This alarm should be linked to an armed reaction unit and offer infra-red protection, or should protect all doors and windows that can open, and should have a siren.

Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

Our Question:	Your Answer:
What kind of house do you live in?	House/cottage
Does your house or any of its outbuildings have a thatched roof?	Yes
- Does your house have a lightning conductor?	Yes
Are there neighbours on all borders of your property/plot?	Yes
Do all opening windows, including shutters and skylights, have burglar bars?	Yes
Does your house have a burglar alarm?	Yes
- in working order?	Yes
- are all windows and doors secured by this alarm?	Yes
- does the alarm provide infrared facilities?	Yes
- have you got a siren?	Yes
- is the alarm connected to a manned control room?	Yes
- do you have an armed response unit?	Yes
When did you move into this house?	1995-11
Is your house occupied during working hours?	Yes
- Who occupies your house during working hours?	Domestic-full time
Will your house be unoccupied for more than 45 days in the year?	No
Is your household currently insured?	Yes
When did or will your policy expire?	2016-01-01
Have you or any member of your household	
- ever had a policy cancelled against you	No
- submitted any claims in the last two years?	No
- suffered any burglary or loss in the last two years that you didn't submit a claim for?	No

MAXIMUM INDEMNITY FOR THE ADDITIONAL COVER YOU RECEIVE, AS RECORDED IN YOUR POLICY BOOK, TOGETHER WITH YOUR HOUSEHOLD COVER:

Food that Deteriorates:	R 2,200.00
Stolen Washing and Garden Furniture	R 3,500.00
Your Guests' Belongings	R 5,200.00
Money Stolen from Your Home	R 2,000.00
Personal Documents, Coins and Stamps	R 4,000.00
Locks and Keys	R 2,650.00
Credit Card and Banks Cards	R 4,000.00
A Hole-in-one/Bowling Full-house	R 2,500.00
You or Your Spouse's Death	R 15,000.00
Your Domestic Employee's Belongings	R 5,250.00
Medical Expenses	R 3,300.00
Veterinary Expenses	R 3,300.00
Rent to Live Elsewhere	20.00 % of Sum Insured
Belongings in a Removal Truck	Sum Insured
Breakage of Mirrors and Glass	Sum Insured
Breakage of Television	Sum Insured
Fire Brigade Charges	Sum Insured
Liability as a Householder	R 1,200,000.00
Tenant's Liability as a Householder	R 1,200,000.00
Liability to Domestic Workers	R 120,000.00

Please note that an excess of R 550.00 will be charged if you claim any of the above benefits – except for a hole-in-one or a bowling full-house. However, if your claim is part of a claim under your main household policy, only the excess for the main home contents claim is payable.

PORTABLE POSSESSIONS COVER

UNSPECIFIED PORTABLE POSSESSIONS COVER		Maximum Indemnity:	Basic Excess:	Monthly Premium:	
Own loss/damage		R 5,000.00	R 850.00	R 0.00	
MONTHLY PREMIUM (SASRIA INCLUDED)				R 0.00	
SPECIFIED PORTABLE POSSESSIONS COVER		Maximum Indemnity Per Item:	Total Policy Cover Value:	Basic Excess:	Monthly Premium:
Bicycle			R 6,000.00		R 18.75
1 - avalanche mountain bike (User: Mr R Public)		R 6,000.00		R 850.00	
Prescription Glasses/COntact Lenses			R 3,000.00		R 45.45
We will not pay for contact lenses that are lost or damaged while you swim, bath or shower.					
1 - prescription glasses (Wearer: Mr R Public)		R 1,500.00		R 850.00	
2 - prescription glasses (Wearer: Mrs V Public)		R 1,500.00		R 850.00	
Cellphone			R 8,500.00		R 163.27
1 - samsung galaxy s iv (IMEI No. 496548947764512) - User: Mr R Public		R 8,500.00		R1,350.00 or 5.00% of the value of the claim – whichever is the highest – to a maximum of R 9,000.00	
Swimming pool and bore-hole equipment			R 2,500.00		R 28.21
Other items			R 37,600.00		R 128.47
i.e. jewellery, clothing and personal possessions worth more than R 4,000.00 per item.					
1 - samsung pl120 samsung digital camera		R 8,000.00		R 850.00	
2 - bondi blue sunglasses		R 6,500.00		R 850.00	
3 - bushnell pistol		R 5,600.00		R 850.00	
4 - trumpet		R 8,500.00		R 850.00	
5 - srixon iron golf club		R 9,000.00		R 850.00	
TOTAL MONTHLY PREMIUM:					R 384.00

SPECIFIED PORTABLE POSSESSIONS IN A VEHICLE		Maximum Indemnity Per Claim:
Any insured items stolen from a locked vehicle cabin		R 5,500.00
Any insured items stolen from a vehicle's locked boot		R 24,000.00 *
* The maximum indemnity per claim is limited to R 24,000.00 or the sum insured whichever is the lesser.		

UNSPECIFIED PORTABLE POSSESSIONS IN A VEHICLE		Maximum Indemnity Per Claim:
Any insured items stolen from a locked vehicle cabin		R 5,500.00
Any insured items stolen from a vehicle's locked boot		R 24,000.00 *
* The maximum indemnity per claim is limited to R 24,000.00 or the sum insured whichever is the lesser.		