

Sectional Title

Schedule

Holland.

The Holland Insurance Co. Ltd (Reg No 1952/003004/06) is an authorised Financial Services Provider

HOLLARD SECTIONAL TITLE AND PROPERTY INSURANCE SCHEDULE

QUOTE NUMBER / POLICY NUMBER	PTA/HSTM P/000094468
TYPE OF DOCUMENTATION	N/A
VERSION NUMBER	67
INSURED / YOU	<p>MOUNT GRACE BODY CORPORATE</p> <p>The controlling Body of the Scheme stated below and the Trustees of the Body Corporate, the Owners and all mortgage bonds over unit in the Scheme for their respective rights and interests.</p> <p>255 Albertus Street Pretoria/Gauteng 0184</p>
YOUR VAT NUMBER	N/A
PAYMENT METHOD	Debit Order
PAYMENT TERM	Monthly
INSURED BUSINESS DESCRIPTION	BODY CORPORATE OCCUPIED AS PRIVATE DWELLINGS
INTERMEDIARY	<p>Annlee Insurance Brokers P O Box 14422 Sinoville</p> <p>0129 South Africa Phone: N/A Fax: N/A</p>
HOLLARD / INSURER	<p>Walker Creek Office Park Building 3 90 Florence Ribeiro Avenue Muckleneuk Pretoria Phone: (012) 460-1030 Fax: (012) 460-3582</p>
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 and Malawi. (See General Endorsements attached)
PERIOD OF INSURANCE	<p>From: 5 December 2019 To : 31 December 2019 (both dates inclusive) and any subsequent period for which the Company agrees to renew this policy or any section thereof subject to any revised terms required by the Company.</p>
RENEWAL DATE	1 January 2020
EFFECTIVE DATE	5 December 2019
ANNIVERSARY DATE	1 July 2020
SIGNED ON BEHALF OF HOLLARD ON	06 January 2020

SIGNATURE

Premium Schedule and Index of Sections

Policy Sections Available	Section Selected	Monthly Premium	Final Premium
Buildings Combined	Yes	R 20 856.48	R 0.00
Business Interruption	No	R 0.00	R 0.00
Office Contents	Yes	R 0.00	R 0.00
Accidental Damage	Yes	R 0.00	R 0.00
Geyser	Yes	R 6 083.04	R 0.00
All Risks	Yes	R 174.77	R 0.00
Motor Specified	No	R 0.00	R 0.00
Machinery Breakdown / Consequential Loss	Yes	R 0.00	R 0.00
Electronic Equipment	No	R 0.00	R 0.00
Commercial Crime	Yes	R 0.00	R 0.00
Public Liability	Yes	R 37.83	R 0.00
Money	Yes	R 0.00	R 0.00
Employers Liability	Yes	R 25.22	R 0.00
Property - Ex Gratia	No	R 0.00	R 0.00
Liability Ex Gratia	No	R 0.00	R 0.00
Value Added Product Not Underwritten By Hollard			
Levy Protection	No	R 0.00	R 0.00
Disclosure Notices to Short- Term Insurance Policyholders			
Total SASRIA Premium	Yes	R 1,232.13	R 0.00
Fees			
Policy (Broker) fees		R0.00	R0.00
Total Cost		R 28 409.47	R 0.00

All Premiums and Fees are VAT inclusive; the total payment due for this transaction 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%.

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 at 15%. VAT Registration number 4450117405. Excesses are not subject to VAT when recovered by an insurer from an insured.

Buildings Combined

TOTAL PREMIUM	R 20 856.48
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PREMISES

255 ALBERTUS STREET LA MONTAGNE PRETORIA/GAUTENG 0184 South Africa
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DETAILS OF COVER

Description	Rate	Sum Insured	Premium
Buildings Sum Insured (Class One - Standard Construction)	0.006700 %	R 310 455 030	R 20 856.48
Common Property	0.00 %	R	R 0.00
Contents	0.00 %	R	R 0.00
Escalation	12.000000 %	R 37 254 604	Not Applicable
Inflation	10.000000 %	R 34 770 963	Not Applicable
Sub-section C: Rent	30 %	R 114 744 179	Not Applicable

EXTENSIONS

Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	R 0.00
Subsidence and Landslip - Standard Cover	Yes	R 374 579 367	R 0.00
Security Services	Yes	R 15 000	R 0.00
Garden Tools and Furniture	Yes	R 10 000	R 0.00
Locks and Keys	Yes	R 5 000	R 0.00
Cleaning and Maintenance Equipment	Yes	R 20 000	R 0.00
Home Modifications	Yes	R 10 000	R 0.00
Leak Detection	Yes	R 5 000	R 0.00
Loss of Water	Yes	R 5 000	R 0.00
Garden Landscaping	Yes	R 10 000	R 0.00

SASRIA - Buildings	Yes		
SASRIA - Buildings Escalation	Yes		
SASRIA - Buildings Inflation	Yes		

DEDUCTIBLES	
Description	Deductible
Fire Only	R 0.00
Storm, Wind, Water, Hail, Snow	R 1 000.00
All Other Claims	R 1 000.00
Shade Cloth	R 2 000.00
Resultant Water Damage (cumulative)	R 1 000.00
Theft of Piping Installations	R 1 500.00
Wooden/Laminated Floors (cumulative)	10.00% of claim Minimum R 3 000.00 and Maximum R 10000.00
Malicious Damage	R 2 500.00
Malicious Damage (tenanted units)	R 3 000.00
Impact by Road Vehicles	R 2 500.00
Lightning Damage	R 1 500.00
Subsidence and Landslip	1.00% of sum insured Minimum R 10 000.00



PARTICIPATION QUOTA SCHEDULE

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
1	TE VAN NIEKERK	1	108.00	0.40%	R 1,227,290.45	R 0.00	R 1,227,290.45	R 82.45	FNB
2	RADIX PROJECTS	2	108.00	0.40%	R 1,227,290.45	R 0.00	R 1,227,290.45	R 82.45	ABSA
3	BREYTENBACH JS DWINGE R	3A	52.00	0.19%	R 590,917.63	R 0.00	R 590,917.63	R 39.70	N/A
4	J & CJM PANSEGGROUW	4	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	ABSA
5	BOTES JC & ASM	5	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	N/A
6	KUSCHKE SL	6	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	N/A
7	SWART PJ	7	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	ABSA
8	S TSHUMA	8	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	NEDBANK
9	JD KENSELAAR	9	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	ABSA
10	GUBEN ME	10	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	N/A
11	W ERASMUS & MEDERWERKERS TRUST	11	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	MERCANTILE
12	POOLMAN A	12	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	INVESTEC
13	C SMALL	13	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	FNB
14	POSTMA R	14	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	N/A
15	MAWER MR D	15	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	N/A
16	MAJ KERNECK	16	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	STANDARD
17	HP & L JANSEN	17	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	ABSA
18	M WHITE	18	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	FIRSTRAND BANK LIMITED
19	N LEONARD	19	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	STANDARD
20	VAN DER MERWE PB	20A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	STANDARD
21	MNTUYEDWA M & H	21	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	N/A
22	MOUNTR GRACE 22	22	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	N/A
23	JG & EMC BEUKES	23	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	ABSA
24	KRUGER HJ & E	24	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	N/A
25	CHIKWANDA C & C	25	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	STANDARD
26	V MADUNA	26	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	FNB
27	NP MKHIZE	27	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	FNB
28	SMIT ME EN	28	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	N/A
29	PH THOPOLA AND SM MOLEPO	29	134.00	0.49%	R 1,522,749.27	R 0.00	R 1,522,749.27	R 102.30	ABSA
30	J VORSTER	30	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	ABSA

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
31	OOSTHUIZEN JP	31	166.00	0.61%	R 1,886,390.88	R 0.00	R 1,886,390.88	R 126.73	N/A
32	MZ & PP MAUBANE	32	166.00	0.61%	R 1,886,390.88	R 0.00	R 1,886,390.88	R 126.73	STANDARD BANK
33	PT SANDY	33	131.00	0.48%	R 1,488,657.87	R 0.00	R 1,488,657.87	R 100.01	NEDBANK
34	B JANSE V RENSBURG FAMILIE TRUST	34	131.00	0.48%	R 1,488,657.87	R 0.00	R 1,488,657.87	R 100.01	NEDBANK
35	KJ & KP MAPHOTO	35	166.00	0.61%	R 1,886,390.88	R 0.00	R 1,886,390.88	R 126.73	FNB
36	SRW TRUST DR STEYN	36	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	N/A
37	MH AND C SCHALKWYK	37	131.00	0.48%	R 1,488,657.87	R 0.00	R 1,488,657.87	R 100.01	ABSA
38	RENTEL T & JJ	38	131.00	0.48%	R 1,488,657.87	R 0.00	R 1,488,657.87	R 100.01	N/A
39	ROODT ME J	39	108.00	0.40%	R 1,227,290.45	R 0.00	R 1,227,290.45	R 82.45	N/A
40	NG MOHAPI	40	108.00	0.40%	R 1,227,290.45	R 0.00	R 1,227,290.45	R 82.45	ABSA
41	OOSTHUIZEN H	20B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
42	C LOOTS	3B	52.00	0.19%	R 590,917.63	R 0.00	R 590,917.63	R 39.70	ABSA
43	MJ TOOLEY	43	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	INVESTEC
44	P FARMER	44	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	STANDARD
45	PECKU S	45	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	N/A
46	LAM RASUGE	46	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	STANDARD
47	MUBERUKA BD	47	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	STANDARD
48	DJ FRASER	48	112.00	0.41%	R 1,272,745.66	R 0.00	R 1,272,745.66	R 85.50	ABSA
49	DE MEILLON T	49	112.00	0.41%	R 1,272,745.66	R 0.00	R 1,272,745.66	R 85.50	FNB
50	KHOAHLAPE PB	50	112.00	0.41%	R 1,272,745.66	R 0.00	R 1,272,745.66	R 85.50	SAHL
51	B GAGIANO	51	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	STANDARD
52	ZEHNER A	52	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	N/A
53	JD KENSELAAR	53	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	NEDBANK
54	M & H COETZEE	54	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	ABSA
55	DONALDSON MV	55	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	N/A
56	RE SWART & D NAIDOO	56	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	STANDARD
57	VLEDDER BJ	57	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	N/A
58	C RADEMEYER	58	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	ABSA
59	RS & HS & RS VAN ROOYEN	59	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	ABSA
60	NKOSI GE	60A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
61	WP GROBBELAAR	61	148.00	0.54%	R 1,681,842.47	R 0.00	R 1,681,842.47	R 112.99	ABSA
62	HPS & S THOMPSON	62	143.00	0.52%	R 1,625,023.47	R 0.00	R 1,625,023.47	R 109.17	FNB
63	VAN WHY JDL	63A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
64	TE & MN DIBAKWANE	64	146.00	0.53%	R 1,659,114.87	R 0.00	R 1,659,114.87	R 111.46	ABSA
65	TSHITAN GANO R	65	147.00	0.54%	R 1,670,478.67	R 0.00	R 1,670,478.67	R 112.22	N/A
66	BLEM JH	66	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	N/A

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
67	NICHOLSON MB & AJC	67	110.00	0.40%	R 1,250,018.06	R 0.00	R 1,250,018.06	R 83.98	ABSA BANK
68	C BRINK	68A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	STANDARD
69	BARKHUIZEN AE	69	136.00	0.50%	R 1,545,476.87	R 0.00	R 1,545,476.87	R 103.83	N/A
70	X FLEMMING	70	136.00	0.50%	R 1,545,476.87	R 0.00	R 1,545,476.87	R 103.83	FNB
71	I VAN GRAAN	71	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	STANDARD
72	VAN DYK S	72	112.00	0.41%	R 1,272,745.66	R 0.00	R 1,272,745.66	R 85.50	N/A
73	DU TOIT MW	73	111.00	0.41%	R 1,261,381.86	R 0.00	R 1,261,381.86	R 84.74	N/A
74	HEATH MJ & PRETORIUS ME	74	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
75	LPW BOTHA	42	109.00	0.40%	R 1,238,654.26	R 0.00	R 1,238,654.26	R 83.21	FNB
76	PRINSLOO ME	60B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
77	PM VIVIER	63B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
78	HM CLAASSEN	68B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	FNB
79	LL & DK LUCHTMAN	79	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	NEDBANK
80	I FOURIE	80	121.00	0.44%	R 1,375,019.86	R 0.00	R 1,375,019.86	R 92.37	ABSA BANK
81	SEECO L	81	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	ABSA
82	WG BOTES	82	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	FNB
83	JG JACOBS	83	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	FNB
84	SL ADAMS	84	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD
85	ARCHER WE	85	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
86	KA WEHRMANN	86	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD
87	FOURIE WJ	87	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	STANDARD
88	PEENS P	88	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
89	AG VENTER & CA STOBRAWA	89	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	FNB
90	COETZEE	90	127.00	0.47%	R 1,443,202.66	R 0.00	R 1,443,202.66	R 96.95	N/A
91	J VAN WYK	91	128.00	0.47%	R 1,454,566.46	R 0.00	R 1,454,566.46	R 97.72	NEDBANK
92	PB MOKOENA	92	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	STANDARD
93	VAN DE LAAK BA	93A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	STANDARD
94	M LEMMER & ASSOCIATES CC	94	121.00	0.44%	R 1,375,019.86	R 0.00	R 1,375,019.86	R 92.37	STANDARD
95	FE BOOYSEN	95	119.00	0.44%	R 1,352,292.26	R 0.00	R 1,352,292.26	R 90.85	FNB
96	P MOTSEPE	96	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	ABSA
97	ME MOLOSIWA	97	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	FNB
98	RENE JOBSE TRUST	98	146.00	0.53%	R 1,659,114.87	R 0.00	R 1,659,114.87	R 111.46	STANDARD
99	EAGLE CREEK INV	99	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	N/A
100	LA BOSCH	100	166.00	0.61%	R 1,886,390.88	R 0.00	R 1,886,390.88	R 126.73	ABSA
101	HHM ROOS	101	165.00	0.60%	R 1,875,027.08	R 0.00	R 1,875,027.08	R 125.96	NEDBANK
102	LI AND MJ MALAHLELA	102	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	FNB

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
103	RG BOWLES	103	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	ABSA
104	THE WESPLAN PROPERTY TRUST	104	165.00	0.60%	R 1,875,027.08	R 0.00	R 1,875,027.08	R 125.96	N/A
105	THE WESPLAN PROPERTY TRUST	105	165.00	0.60%	R 1,875,027.08	R 0.00	R 1,875,027.08	R 125.96	N/A
106	ENGELBRECHT TS	106	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	N/A
107	PJS & MC ROBERTSE	107	165.00	0.60%	R 1,875,027.08	R 0.00	R 1,875,027.08	R 125.96	ABSA
108	BM BOKAKO & L MBONISWA	108	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	NEDBANK
109	KHATI M	109	162.00	0.59%	R 1,840,935.68	R 0.00	R 1,840,935.68	R 123.67	N/A
110	MJ & ER VAN STADEN	110	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	FNB
111	NG THEBE	111	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	FNB
112	AN SUTHERLAND	75A	67.00	0.25%	R 761,374.63	R 0.00	R 761,374.63	R 51.15	ABSA
113	RS RIKHOTSO	76	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	STANDARD BANK
114	THANEL PROP INV CC	77	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	N/A
115	CROSS JB	78A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	FNB
116	DELPORT JR	75B	67.00	0.25%	R 761,374.63	R 0.00	R 761,374.63	R 51.15	FNB
117	SETAI PPM	78B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
118	AE JOHAN NSMEYER	93B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
119	LOXTON KAMBA BA	132	121.00	0.44%	R 1,375,019.86	R 0.00	R 1,375,019.86	R 92.37	N/A
120	CJH DUVENHAGE	133	121.00	0.44%	R 1,375,019.86	R 0.00	R 1,375,019.86	R 92.37	STANDARD
121	R ERASMUS	134	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	ABSA
122	C VAN EEDEN	135	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	FNB
123	VERMAAK SJJ	136	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	ABSA
124	LABUSCH AGNE EE	137	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	ABSA
125	EJ SILBERBAUER	138	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	ABSA
126	H & R SMALMAN	139	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD
127	MZ KOTO	140A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
128	VENTER IML	140B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
129	KHOZA TR	141A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
130	DE VRIES MA	141B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
131	RI LE ROUX	131A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	STANDARD
132	AL & EJA PELSER	131B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
133	H SPRINGHORN	130A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	FNB
134	ILE ENTERPRISES	130B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
135	AP PRETORIUS	129	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	ABSA
136	GRAHL FH	128	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	NEDBANK
137	KDC KOK	127	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
138	MC SEITSHIRO	126	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
139	B PRETORIUS	125	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	N/A
140	P SPIES & M LOMBARD	124	161.00	0.59%	R 1,829,571.88	R 0.00	R 1,829,571.88	R 122.91	N/A
141	ER SMITH & M NOETH	123	142.00	0.52%	R 1,613,659.67	R 0.00	R 1,613,659.67	R 108.41	N/A
142	MB MAGONGO	122	142.00	0.52%	R 1,613,659.67	R 0.00	R 1,613,659.67	R 108.41	N/A
143	MJM SEBELEBELE	121	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
144	U MGANDELA	120	133.00	0.49%	R 1,511,385.47	R 0.00	R 1,511,385.47	R 101.54	N/A
145	C RHEEDER	119	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD BANK
146	CP & S MEYER	118	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD BANK
147	CF & CE WOLMARANS	117	149.00	0.55%	R 1,693,206.28	R 0.00	R 1,693,206.28	R 113.75	N/A
148	R BROICH	116	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	N/A
149	MJL VAN DER MEER & E BARNARD	115	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	N/A
150	M & D FAMILIE TRUST	114	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
151	M BASILIO	113	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	N/A
152	MM LABU SCHAGNE	112	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	N/A
153	ADDINALL JA & M	142	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	STANDARD BANK
154	DE KOCK LS	143	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	FNB
155	SING JA	146	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
156	GARDNER RA	147	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	FNB
157	SNOWY OWL PROPETIES	152	145.00	0.53%	R 1,647,751.07	R 0.00	R 1,647,751.07	R 110.70	N/A
158	JT COETZEE & PRAEG	153	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	FNB
159	CJ MINNAAR	154	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	STANDARD BANK
160	RP BEZUI DENHOUT	155	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	FNB
161	HOON MG	156	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	FNB
162	T LANDSBERG AND R BOSHOFF	157	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	FIRSTRAND BANK LIMITED
163	VICTOR BR	158	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	N/A
164	G & R BEUKES & L VENTER	159	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	HOME LOANS
165	RIVER VALLEY TRUST	160	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	FNB
166	RAS LA	161	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	N/A
167	VAN NIEKERK MG	162	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	N/A
168	PZ NTULI	163	144.00	0.53%	R 1,636,387.27	R 0.00	R 1,636,387.27	R 109.93	INVESTEC
169	TD MTHOMBENI	144	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD
170	KIRTON C	145	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	N/A
171	EL JANSE VAN RENSBURG	148A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
172	DIEDERICKS JJ & E	148B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
173	CJ VAN DER MERWE	149	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	STANDARD

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
174	ZL TSHANGELA	150	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	ABSA
175	BOTES FAMILIE TRUST	151A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	ABSA
176	KOETZE DG	151B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
177	MANKAHLA ZP	204	173.00	0.63%	R 1,965,937.49	R 0.00	R 1,965,937.49	R 132.07	ABSA
178	DU PLOOY L	205	161.00	0.59%	R 1,829,571.88	R 0.00	R 1,829,571.88	R 122.91	N/A
179	MAHLANGU LM	206	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	N/A
180	LOPES P	207	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
181	M SMIT	208	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	ABSA
182	LL & PJ MOFOTI	209	169.00	0.62%	R 1,920,482.29	R 0.00	R 1,920,482.29	R 129.02	FNB
183	S COMMARATA	210	132.00	0.48%	R 1,500,021.67	R 0.00	R 1,500,021.67	R 100.77	FNB
184	MASSON S	211	132.00	0.48%	R 1,500,021.67	R 121,002.00	R 1,621,023.67	R 108.90	Laminated wooden floor
185	KIRSTEN & JORDAAN HL & J	179A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
186	VAN RENSBURG L	179B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
187	ROOIBO KKRAAL BELEGGINGS	180	121.00	0.44%	R 1,375,019.86	R 0.00	R 1,375,019.86	R 92.37	N/A
188	SIYO BB	181	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
189	PHETLA EJT	182	135.00	0.49%	R 1,534,113.07	R 0.00	R 1,534,113.07	R 103.06	N/A
190	A DEYSEL	183	138.00	0.51%	R 1,568,204.47	R 0.00	R 1,568,204.47	R 105.35	ABSA
191	C BRINK	184	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	STANDARD BANK
192	GS MARE PY LTD	185	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
193	ZERWICH 73 TRUST	186	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	NEDBANK
194	WH & ET OLDEWAGE	187	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	ABSA
195	E HENN	188A	69.00	0.25%	R 784,102.23	R 0.00	R 784,102.23	R 52.68	FNB
196	D LOUW	188B	69.00	0.25%	R 784,102.23	R 0.00	R 784,102.23	R 52.68	STANDARD
197	AM MKWANAZI	189A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	FNB
198	MH SMITH	189B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	NEDBANK
199	SAAIJAM PB	190	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
200	SAAIJAM PB	191	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
201	JC BRAXTON	192	170.00	0.62%	R 1,931,846.09	R 0.00	R 1,931,846.09	R 129.78	INVESTEC
202	AB BRAXTON	193	160.00	0.59%	R 1,818,208.08	R 0.00	R 1,818,208.08	R 122.15	INVESTEC
203	RBA BISMILLA	194	161.00	0.59%	R 1,829,571.88	R 0.00	R 1,829,571.88	R 122.91	FNB
204	QL & M TOPHAM	195	164.00	0.60%	R 1,863,663.28	R 0.00	R 1,863,663.28	R 125.20	N/A
205	KLING TRUST	196	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
206	M MARSBERG	197	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	NEDBANK
207	HENDRICKS CC	198	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	N/A
208	TA & RP MASANGO	199	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	FNB

SECTION NO.	OWNER	UNIT/FLAT NO.	FLOOR AREA	PARTICIP. QUOTA	SUMS INSURED			Monthly PREMIUM	BANK
					BASIC	ADDITIONAL	TOTAL		
209	MONKAM LMS	200	161.00	0.59%	R 1,829,571.88	R 0.00	R 1,829,571.88	R 122.91	N/A
210	BREYTENBACH W	201	161.00	0.59%	R 1,829,571.88	R 0.00	R 1,829,571.88	R 122.91	N/A
211	STEENKAMP EMS	202	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
212	TG GUMEDE	203	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	FIRSTRAND BANK
213	VD KIURKCHEIVA	172	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	FNB
214	S KASIPERSAD	173	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	FNB
215	GELDENHUYS L	174	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	N/A
216	CAMPBELL RK	175	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	STANDARD
217	TJ & DM MAFOLO	176	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	STANDARD
218	CM & AN BEKKER	177	122.00	0.45%	R 1,386,383.66	R 0.00	R 1,386,383.66	R 93.14	ABSA
219	KIRSTEN HL JF DL	178A	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
220	BOTHA TC	178B	68.00	0.25%	R 772,738.43	R 0.00	R 772,738.43	R 51.91	N/A
221	LILJE G	164	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	N/A
222	W ERASMUS & MEDERWE RKERS TRUST	165	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	MERCANTILE
223	SMIT FAMILIE TRUST	166	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	N/A
224	M SMIT	167	125.00	0.46%	R 1,420,475.06	R 0.00	R 1,420,475.06	R 95.43	ABSA
225	H MOSTERT	168	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	FNB
226	JH & E SMIT	169	123.00	0.45%	R 1,397,747.46	R 0.00	R 1,397,747.46	R 93.90	ABSA
227	H BOLTON	170	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	ABSA
228	PETER I	171	124.00	0.45%	R 1,409,111.26	R 0.00	R 1,409,111.26	R 94.66	N/A
TOTALS					R 310,33 4,027.78	R 121,002.00	R 310,45 5,029.78	R 20,856.27	

Geyser

TOTAL PREMIUM	R 6 083.04
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DETAILS OF COVER

Description	Limit Per Geyser	Premium
Number of Geysers - 228	R 12 500	R 6 083.04
Geyser Component Cover - Per unit per annum	R 1 500	Not Applicable

EXTENSIONS

Description	Sum Insured	Premium
Additional Claims Preparation Costs	R 50 000	Not Applicable

DEDUCTIBLES

Description	Deductible	FAP Percentage
Geyser Replacement	R 2 300.00	0.000000%
Geyser Component Replacement	R 500.00	0.000000%

Public Liability

TOTAL PREMIUM	R 37.83
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DETAILS OF COVER	
Description	Details
Basis of Cover	Claims Made
Limit of Indemnity	R 50 000 000.00
Total Premium	R 37.83
Retroactive Date	1 March 2015

EXTENSIONS			
Description	Included	Sum Insured	Premium
Trustees Liability	Yes	R 5 000 000	R 17.65
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable

DEDUCTIBLES	
Description	Deductible
Public Liability	R 1 000.00
Trustees Indemnity	R 2 500.00

All Risks

TOTAL PREMIUM	R 174.77
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DETAILS OF COVER

ITEM	REINSTATE- MENT VALUE CONDITION	SUM INSURED	DEDUCTIBLE	PREMIUM
5 X CCTV CAMERAS AND SECURITY	Yes	R 35 000	R 1000.00	R 97.09
2 X ENERGISERS AT R5 000 EACH	No	R 10 000	R 1000.00	R 27.74
SECURITY BOOMS 2 UNITS	No	R 14 000	R 1000.00	R 38.84
ACCESS CONTROL	No	R 4 000	R 1000.00	R 11.10

EXTENSIONS

Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable
SASRIA - Business All Risks	Yes		

THEFT RESTRICTIONS

1. Hollard will not be liable for theft of a cellular phone from an unattended vehicle.
2. Hollard will not be liable for theft of tools from an unattended vehicle.

Accidental Damage

TOTAL PREMIUM	R 0.00
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DETAILS OF COVER		
Description	Sum Insured	Premium
Accidental Damage	R 250 000	Not Applicable

EXTENSIONS			
Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable
Articles of Brittle Nature	Yes	R 30 000	Not Applicable

DEDUCTIBLES	
Description	Deductible
Basic Excess	0% of claim minimum R 2 000.00
Power Surge	10.000000% of claim minimum R 2 500.00

MEMORANDA APPLICABLE

First Loss Average as stated in the policy wording.

Reinstatement Value as stated in the policy wording

Office Contents

TOTAL PREMIUM	R 0.00
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DETAILS OF COVER

Description	Sum Insured	Premium
Sub-section A: Contents	R 150 000	Not Applicable
Sub-section B: Rent	R 45 000	Not Applicable
Sub-section C: Documents	R 100 000	Not Applicable
Sub-section D: Legal Liability Documents	R 1 000 000	Not Applicable
Sub-section E: Increased Cost of Working	R 45 000	Not Applicable

EXTENSIONS

Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable
SASRIA - Office Contents	Yes		

DEDUCTIBLES

Description	Deductible
Office Contents	R 1 000.00

Money

TOTAL PREMIUM	R 0.00
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1. MONEY NOT CONTAINED IN A LOCKED SAFE OR STRONGROOM	Limit	Premium
While on the insured premises outside the hours during which the commercial operations of the insured are conducted	R 5 000	Not Applicable
While in the residence of the Insured or any member, principal, partner, director, or employee of the insured	R 5 000	Not Applicable
In the custody of a member, principal, partner, director or employee of the Insured while away from the insured premises on a business trip anywhere in the world	R 5 000	Not Applicable
2. MONEY CONTAINED IN LOCKED SAFE OR STRONGROOM SITUATED IN A BUILDING AT THE INSURED PREMISES OUTSIDE THE HOURS DURING WHICH THE COMMERCIAL OPERATIONS OF THE INSURED ARE CONDUCTED		
No safe or strongroom has been specified	R 2 500	Not Applicable
In respect of any safe or strongroom not specified above the limit will be according to the grading of such safe or strongroom as follows:		Not Applicable
a) no SABS grading	R 2 500	Not Applicable
b) SABS category 1 grading	R 10 000	Not Applicable
c) SABS category 2 grading	R 12 500	Not Applicable
d) SABS category 2 HD grading	R 25 000	Not Applicable
e) SABS category 2 ADM grading	R 50 000	Not Applicable
provided that Hollard's liability will not exceed the limit shown under 3 below for the premises concerned.		
3. IN RESPECT OF ANY OTHE LOSS OR DAMAGE TO MONEY DURING THE PERIOD DESCRIBED BELOW, THE LIMIT OF INDEMNITY FOR MONEY RELATING TO THE SPECIFIED INSURED WILL BE AS FOLLOWS:		
At any other time	R50 000	Not Applicable
4. IN RESPECT OF LOSS OF CROSSED CHEQUES OR CROSSED MONEY ORDERS OR CROSSED POSTAL ORDERS (THIS LIMIT OF INDEMNITY IS PAYABLE IN ADDITION TO THE LIMITS OF INDEMNITY SHOWN IN 1, 2, AND 3)		
Limit	R 100,000.00	R 0.00

EXTENSIONS			
Description	Included	Sum Insured	Premium
Additional Claims Preparations Costs	Yes	R 50 000	Not Applicable

DEDUCTIBLES	
Description	Deductible
All Insured Losses	R 1 000.00

Commercial Crime

TOTAL PREMIUM	R 0.00
RETROACTIVE DATE	01 Jul 2015

DETAILS OF COVER		
Description	Sum Insured	Premium
All Employees or Members at any one time	R 75 000	R 0.00

EXTENSIONS			
Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable
Legal Fees	Yes	As stated in the wording	Not Applicable

DEDUCTIBLES	
Description	Deductible
First Amount Payable	R 1 000.00

Employers Liability

TOTAL PREMIUM	R 25.22
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DETAILS OF COVER		
Description	Sum Insured	Premium
Limit of Indemnity	R 20 000 000	R 25.22

EXTENSIONS		
Description	Sum Insured	Premium
Additional Claims Preparation Costs	R 50 000	Not Applicable

DEDUCTIBLES	
Description	Deductible
Each and every loss	Nil

Machinery Breakdown

TOTAL PREMIUM	R 0.00
TOTAL SUM INSURED	R 75 000

DETAILS OF COVER		
Items	Sum Insured	Premium
MACHINERY BREAKDOWN	R 75 000	R 0.00

EXTENSIONS			
Description	Included	Sum Insured	Premium
Additional Claims Preparation Costs	Yes	R 50 000	Not Applicable
SASRIA - Machinery Breakdown	Yes		

DEDUCTIBLES	
Description	Deductible
MACHINERY BREAKDOWN	Not Applicable of claim Minimum R 2 000.00 Maximum R 75000.00

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.

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

PARTICULARS OF YOUR INSURANCE BROKER

- a) Name, physical address, postal address and telephone number
- b) Legal status of your broker
- c) Whether services are rendered under supervision
- d) Whether more than 10% of the insurer's shares are held by your broker or whether more than 30% of the broker's total remuneration was received from the insurer
- e) Whether or not Professional Indemnity insurance is held
- f) Details of how to institute a claim
- g) Details of broker's complaints procedure and compliance arrangements
- h) Details of fees, commission or any other valuable consideration payable
- i) The contractual relationship with the insurer and whether the broker has contractual relationships with other insurers
- j) The conditions or restrictions imposed by the insurer (if any)
- 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
- l) Exemption(s) that the Registrar has granted to the in terms of the Financial Advisory and Intermediary Services Act (FAIS)
- m) How the broker deals with conflicts of interest

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	www.hollard.co.za
Compliance Department	(011) 351-5000, and ask for the Group Compliance department

COMPLAINTS RESOLUTION
Should you have a complaint about this product, please contact your broker or your local Hollard office. If the matter cannot be resolved, please submit a complaint in writing to:
<p>The Hollard Insurance Company</p> <p>Hollard Insure Complaints</p> <p>Email: hollardinsurecomplaints@hollard.co.za</p> <p>Website: www.hollard.co.za</p>
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	Sussex Office Park Ground Floor – Block B 473 Lynnwood Road Cnr. Lynnwood Road and Sussex Ave Lynnwood, 0081
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@fsca.co.za		
Website	www.fsca.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 a 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 Binder holder	The Hollard Insurance Company Limited acts as a binder holder 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 a binder 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 classes insurable 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 refer also to the policy wording which provides further details as to premium and monetary obligations.

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 process 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 brokers 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