



CIB Fidelity Guarantee for Community Schemes

Underwriting Manager : CIB (Pty) Ltd.
Vat No : 4890146725
Broker : Lyall Morgan & Associates (Pty) Ltd
Policy No: SB\FG612281

The Insured : CARTWRIGHTS CORNER BODY CORPORATE
Registration number : SS531/2005
Postal Address : 19 ADDERLEY STREET, CAPE TOWN CITY CENTRE
CAPE TOWN
8001

Situation of premises : All premises as stated in each section owned or occupied or used by the Insured and situated in the area which on 1 January 1976 constituted the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Mozambique and Zambia.

Business Category : PROPERTY OWNER
Occupation :

Period of Insurance : (a) From: 2024/08/01 to : 2025/07/31 (Both dates inclusive)
(b) Any subsequent period from which the Company agrees to renew this policy or any section thereof

Original Inception Date : 2023/08/01
Inception Date : 2024/08/01
Renewal Date : 2025/08/01
Endorsement Date : 2024/11/20
Endorsement Reason : AMENDED THE NEW MANAGING AGENT NAME TO LIME PROPERTY MANAGEMENT WEF 20/11/2024
Revision No. : 4
Frequency : Annual

FIDELITY GUARANTEE FOR COMMUNITY SCHEMES

Client Name: CARTWRIGHTS CORNER BODY CORPORATE

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POLICY SECTION	COVER IN FORCE	ANNUAL PREMIUM	TRANSACTION PREMIUM
Fidelity		R 15,837.99	
	Sub Total	R 15,837.99	
	Sasria	R 0.00	
	TOTAL	R 15,837.99	

VALUE ADDED TAX

All amounts reflected in this schedule are inclusive of VAT at **15%** for effective cover periods commencing on or after 1 April 2018 and at **14%** for effective cover periods commencing prior to 1 April 2018, unless such amounts are not deemed to be VAT inclusive in terms of the VAT Act (RSA) as amended from time to time. Kindly refer to the disclosure notice for information regarding Value Added Tax

This Schedule forms part of the Insurance Company's policy wording and must be read in conjunction with the applicable wording.

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Policy Level Endorsements Applicable

GRID FAILURE EXCLUSION 01/04/2023

General Exclusion applicable to all Sections of this Policy.

For the purpose of this exclusion the below mentioned definitions bear reference and apply:

Electricity Supplier

means any National, Regional, Municipal, Local and / or Private entity / body / company who governs, directs and / or has control and / or provides electricity to You or anyone else.

Grid Failure

means a total or partial interruption, interference or suspension of electricity supply or an electricity outage, whether by an electricity cut, electricity failure, electricity blackout, electricity loss, or an absolute blackout due to the collapse, fault, failure, neglect, damage, inability or any other cause whatsoever (inclusive of any Government action) of any electricity provider or Electricity Supplier to produce, connect, supply, transmit or distribute electricity to You or anyone else.

This Policy will not provide cover for any loss, damage, legal liability, cost, expense, business interruption or consequential loss of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with Grid Failure for whatsoever reason (inclusive of any Electricity Supplier's action, decision or omission relating to the production, connection, supply, transmission or distribution of electricity). For the purpose hereof, any effects on any other public / private utility or service due to Grid Failure, inclusive of but not limited to the disruption of water supply, telecommunications and sewage systems, is also excluded.

CYBER LOSS LIMITED EXCLUSIONS CLAUSE (LMA5410) 01/01/2023

General Exclusion applicable to all Sections of this Policy insuring loss of or damage to property or the consequences of damage to property or any liability.

For the purpose of this exclusion the below mentioned definitions bear reference and apply:

Cyber Incident means:

1. unauthorised or malicious acts regardless of time and place, or the treat or hoax thereof,
2. Malware or any Similar Mechanism,
3. operator or programming error whether by You or anyone else,
4. any unintentional or unplanned outage (totally or partially) or any malfunction of

Your Computer System, affecting access to, processing of, use of or operation of any Computer System or any Data by any person.

Computer System means:

1. any computer, hardware, software, communications system, electronic device (inclusive of, but not limited to, smart phones, laptops, tablets, wearable devices), server, cloud, or
2. microcontrollers inclusive of any similar system or any configuration of the aforementioned, and inclusive of any associated input, output, data storage device, networking equipment or back up facility owned or operated by You or any other party.

Data means

information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.

Insured Perils means

fire, lightning, explosion, aircraft or vehicle impact, falling objects, windstorm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow.

Malware and Similar Mechanism means

any programme code, programming instruction or other set of instructions constructed with the purpose or ability to damage, interfere with or otherwise adversely affect Computer Systems, computer programmes, data files, Data or operations (inclusive of but not limited to Virus, Trojan Horse, Logic Bombs or Denial of Service Attack).

Time Element Loss means

business interruption, contingent business interruption or any other consequential losses.

Regardless of any provision of this Policy inclusive of any endorsement, exclusion, exception or extension or other provision not included herein which would otherwise override a General Exclusion, this Policy does not cover:

- 1.1. any loss, damage, legal liability, cost, expense fines, penalties or Time Element Loss of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
 - 1.1.1. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation

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of a Computer System, unless subject to the provisions of paragraph (1.2),

- 1.1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, inclusive of any amount pertaining to the value of such Data.
- 1.1.3. a Cyber Incident.
- 1.2. This General Exclusion will not apply to accidental, physical, sudden and unforeseen damage to and / or loss or destruction of the Insured Property (excluding Data) caused by an Insured Peril directly occasioned due to a Cyber Incident, however Time Element Loss resulting therefrom remains excluded.

If We allege that loss or damage is not covered by this Policy, the burden of proving the contrary will rest with You.

COMMUNICABLE DISEASE EXCLUSION (CIB) 01/01/2023

For the purpose of this Communicable Disease Exclusion the following definition terms bear reference and apply:

Authority means:

1. World Health Organization,
2. any appropriate Local, National, Governmental, or International Body, Agency, or State approved Authority.

Communicable Disease means:

1. any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - 1.1. the substance or agent is inclusive of but is not limited to, any infectious or contagious disease, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not (or whether asymptomatic or not), and
 - 1.2. the method of transmission, whether direct or indirect, is inclusive of but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - 1.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Claim means (for the purpose of this exclusion, inclusive of but not limited to):

1. the imposition of quarantine or the restriction in movement of people, animals, or goods by any Authority,
2. any travel advisory or warning being issued by any Authority,
3. any public utilities or telecommunication services being interrupted or suspended (whether temporarily or permanently),
4. any action / prohibition / restriction issued by any Authority or promulgated by law, inclusive of but not limited to the prevention or restriction of access to, or use of premises / buildings / facilities or the inference with the Business,
5. any loss due to interruption to or interference with the Business,
6. any action taken in preventing, containing, controlling, or dealing with the manifestation, outbreak or spread thereof.

This Policy excludes any loss, damage, liability, Claim, cost, or expense of whatsoever nature (and howsoever arising), directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Regardless of the foregoing contained in this Communicable Disease Exclusion, losses directly caused by any peril otherwise covered in terms of the Policy which have not otherwise been excluded under this Policy will be covered.

If We allege that loss or damage is not covered by this Policy, the burden of proving the contrary will rest with You.

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SANCTIONS EXCEPTION (LMA3100) 01/01/2023

1. We will not provide any cover or be deemed to provide any cover and We will not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
2. We have the right, at Our own discretion and in all instances not to provide cover or to void and / or cancel the Policy, any Section and / or item due to the activities mentioned in (1.) above or where We become aware of any breach of this Sanctions Exception.

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Fidelity Guarantee

		Sum Insured	Premium
DETAILS			
Fidelity Guarantee - Insured Events 1		R 7 974 494	R 15 837.99
Retroactive Date : 2023/08/01			
Clauses and Extensions			
Accountants Clause	: Yes		
Additional Reporting Period (12 months)	: Yes		
Automatic Re-instatement of the Insured Amount	: Yes		
Cost of Recovery	: Yes	R 10 000.00	
Prior Knowledge	: Yes		
Re-instatement of Office Records	: Yes	R 10 000.00	
Unidentifiable Insurable Person Clause	: Yes		
TOTAL			R 15 837.99

DEDUCTIBLE \ FIRST AMOUNT PAYABLE \ EXCESS

Fidelity Guarantee – self-managed 20% of gross claim amount with a minimum of R 25 000.00

Fidelity Guarantee with Managing agent Flat R 2 500.00

		Sum Insured	Premium
DETAILS			
Fidelity Guarantee - Insured Events 2		R 7 974 494	R 0.00
Retroactive Date : 2023/08/01			
Clauses and Extensions			
Accountants Clause	: Yes		
Additional Reporting Period (12 months)	: Yes		
Automatic Re-instatement of the Insured Amount	: Yes		
Computer Fraud	: Yes		
Computer Virus	: Yes		
Contractual Penalties	: Yes		
Cost of Recovery	: Yes	R 10 000.00	
Electronic Data Loss	: Yes		
Extortion	: Yes		
Fraudulent Transfer Instructions	: Yes		
Inadvertant Transfer	: Yes		
Prior Knowledge	: Yes		
Re-instatement of Office Records	: Yes	R 10 000.00	
Unidentifiable Insurable Person Clause	: Yes		
TOTAL			R -

DEDUCTIBLE \ FIRST AMOUNT PAYABLE \ EXCESS

Fidelity Guarantee – self-managed 20% of gross claim amount with a minimum of R 25 000.00

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Statutory Disclosure Notice to Short Term Insurance Policyholders

Version update: V4.22.02.2024

(This notice does not form part of the Insurance Contract or any other document)

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

DISCLOSING OF INFORMATION

ACCURATE INFORMATION

Although every effort is made to ensure the accuracy of all the covers pertaining to **Your** specific needs, **You** must verify that the **Schedule** accurately reflects:

1. the cover which **You** requested,
2. **Your** current contact as well as address information,
3. the correct nature of **Your Business** activities (inclusive of all subsidiary affiliations),
4. the **Insured Property** as well as the insured values thereof.

You must contact **Us** immediately should there be any amendments that **You** wish to make to the cover or to inform **Us** of any change in **Your** contact or address information, the nature of **Your Business** activities or the **Insured Property**.

This could affect the **Terms and Conditions** of the cover provided to **You**.

Your obligation to supply **Us** with accurate information is inclusive of information regarding **Your** financial situation, for example, debt review and insolvency inclusive of information regarding any criminal offences whether **Yours**, that of **Your** members, directors and partners, however not limited to these examples.

MATERIAL FACTS

You are required to disclose to **Us** all **Material Facts** at the commencement of the insurance cover under this **Policy** and at any renewal or variation of such insurance cover.

The **Material Facts** are inclusive of but not limited to:

1. having knowledge of an event / circumstances which may give rise to a claim under this **Policy**,
2. non-compliance with any laws,
3. financial soundness for example: debt review, insolvency, defaults, sequestration and / or judgments,
4. criminal offences,
5. manner of building construction for example: tiled roof vs. thatched,
6. any **Vacant** / abandoned or **Unoccupied** buildings,
7. location of insured premises,
8. previous claims history,
9. security measures implemented,
10. building is let or sublet,
11. mergers and/or acquisitions,
12. any alterations, additions or improvements that are made to the building. For example, if **Your** building has a corrugated iron roof, **We** charge a specific premium for that. If **You** later have the roof thatched without telling **Us**, **We** would be receiving the incorrect premium because thatch can burn easier and is a greater risk. In such an event, **We** may avoid the **Policy**, a **Section** of the **Policy** or an item insured in terms of the **Policy** or reject **Your** claim under the **Policy**.

You are also required to disclose to **Us** any new **Material Facts** or changes in the **Material Facts** after the commencement of the insurance cover under this **Policy** and throughout the period in which such insurance cover is in force as this may affect whether **You** are entitled to insurance cover under this **Policy**, the premium to be charged for such insurance cover and other **Terms and Conditions** on which such insurance cover is provided to **You**.

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You must inform **Us** immediately of any change in the risk covered by this **Policy**. Should there have been any material change in the risk, then **We** may amend the cover and premium from the date of the change or cancel the cover.

Please note that:

1. any proposal and declaration made by **You** or on **Your** behalf is part of the information and **Material Facts** which **We** rely upon in our decision to accept the risk under this **Policy**, the **Terms and Conditions** which will apply and the premium to be charged.
2. If **You** fail to comply with **Your** above stated obligations in relation to accurate information and / or **Material Facts**, **We** may be entitled to void the entire **Policy**, a **Section** of the **Policy** or an item insured in terms of the **Policy** or reject any claim under this **Policy**.

COMPLAINTS PROCEDURE:

Our complaints resolution policy is based on provisions as set out in the General Code of Conduct for Authorised Financial Service Providers and Representatives which forms part of the Financial Advisory and Intermediary Services Act 37 of 2002, the Rules on Proceedings of the Office of the Ombud for Financial Service Providers, of 2003, Treating Customers Fairly as well as the SAIA Code of Conduct.

Any complaints should be submitted to **Us** or **Your** insurance broker in writing. **We** have established a complaints procedure for the handling of complaints. Any complaints directed to **Us** must be referred to **Our** complaints department at Complaints@cib.co.za

Our Complaints Resolution Policy is available on request and may be obtained from **Us** by emailing **Your** request to: Complaints@cib.co.za

We aim to consistently deliver a professional service, and therefore **We** invite any feedback or suggestions as to how **We** can improve **Our** complaints resolution process. Please send **Your** suggestions to complaints@cib.co.za

Premiums and Monetary Obligations:

You agree to pay the premiums inclusive of any pro rata amounts due. The amount of premiums due, the frequency and date on which payment is due as reflected in the **Schedule**.

If the premium is not paid within 15 days of the due date, cover will be cancelled from midnight on the day before the due date.

Where premium is payable monthly by bank debit order or by transmission account this 15 day extension, only applies from the second month after **Your Policy** is issued.

Monthly Debit Payments

1. **You** must pay **Your** monthly premium by debit order. **We** will present **Your** debit order to **Your** paying agent on the date reflected in the **Schedule**.
2. The premium is payable in advance and must be paid on the due date which is the first day of every month or as otherwise agreed.
 - 2.1. The **Policy** is automatically renewed for a further month every time **You** pay the premium which must be paid on the due date.
 - 2.2. Non-payment of the premium in the month of inception (in the first month), for whatever reason, will result in the **Policy** being voided from the date of inception.
 - 2.3. If the Policyholder Protection Rules apply to **You**, if **We** do not receive the premium by the due date, as shown in the **Schedule** then:
 - 2.3.1. **You** will be entitled to a grace period of 15 days after the due date (except in the first month of insurance) in which to pay the premium. If the premium is unpaid and only if the reason is due to "insufficient funds" and for no other reason, it will remain payable and **We** may:
 - 2.3.1.1. recollect by way of an Ad Hoc collection, or
 - 2.3.1.2. submit two debit orders at the next request for payment, in respect of the unpaid debit order as well as the normal one for the new month.
 - 2.3.2. In the event that either the recollection is unsuccessful (and the 15-day grace period has lapsed) or the next two debit orders are unsuccessfully collected, the Policy will automatically be cancelled.

Yearly payment in cash

If according to the **Schedule** this is an annual **Policy**, this **Policy** is then valid for one year.

1. The **Policy** may be renewed on the **Renewal Date** indicated on the **Schedule** if **You** pay the premium on or before the **Renewal Date**. This **Renewal Date** will be the due date for payment of the premium.

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2. If **We** do not receive the premium on the due date, or within 15 days thereafter, for whatever reason, the **Policy** will automatically lapse and there will be no cover from the date of renewal.
3. If **We** did not receive the premium in the month of inception (in the first month), for whatever reason, the Policy will void from the first inception date.

Kindly be advised that any ad-hoc premium in excess of R100.00 (One Hundred Rand) will be collected by way of an ad-hoc collection within 7 days from the date of Inception and / or the **Variation** of the **Policy**.

THE INSURANCE BROKER

Company Name:	Lyll Morgan & Associates (Pty) Ltd
Company Registration Number:	1985/004406/07
FSP License Number:	7350
Physical Address:	132 Rosmead Avenue, Kenilworth, Cape Town, 7708
Postal Address:	P.O Box 53148, Kenilworth, 7745
Contact Person:	Dirk McIntosh
Telephone: 021 762 5007	Fax: 021 762 5037
E-mail:	dave@lyamor.co.za

Products Approved: Short-Term Insurance: Personal & Commercial Lines

Your Insurance Broker is licensed in terms of the Financial Advisory and Intermediary Services Act, 2002.

The Insurance Broker discloses full details of the Rand amounts of commission applicable on each of its quotes, renewal and **Schedule** documents. Any fees due by **You** to the Insurance Broker will be pointed out to **You** when **You** are provided with a quote or renewal terms and will also be shown on **Your Schedule**.

Insurance Broker holds the following indemnity Cover:

· Professional Indemnity Insurance : Yes

How to Institute a Claim:

1. **You** must notify **Your** claim to **Your** Insurance Broker as soon as possible after becoming aware of it within the period as prescribed by the **Policy** in terms of the General Condition headed Claims,
2. **You** may submit **Your** claim to any of the addresses outlined under the information of The Insurance Broker. Claim forms will be sent to **You** and these should be completed in full and returned for the attention of the claims officer to any of the addresses outlined under the information of The Insurance Broker.
3. Please ensure that **You** have all the relevant information as this will assist in the speedy settlement of **Your** claim in accordance with **Our** terms and conditions.

General:

1. The Insurance Broker is a private company duly incorporated according to the company laws of the Republic of South Africa and has no financial interest in the Insurer listed below.
2. The Insurance Broker is in possession of Professional Indemnity Insurance.
3. The Insurance Broker is authorised to carry on business in respect of financial advisory services as a registered Financial Service Provider in respect of various short term insurance products.
4. The Insurance Broker discloses full details of the Rand amounts of commission applicable on each of its quotes, renewal and Schedule documents.
5. Any fees due by **You** to the Insurance Broker will be pointed out to **You** when **You** are provided with a quote or renewal terms and will also be shown on **Your Schedule**.

THE UNDERWRITING MANAGER

Company Name:	CIB (Pty) Ltd
Company Registration Number:	2001/022554/07
Vat Registration Number:	4890146725
FSP License Number:	8425
Physical Address:	15E Riley Road, Riley Road Office Park, Bedfordview, 2008
Postal Address:	Private Bag X1600, Bedfordview, 2008

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Tel: 011 455 5101

Fax: 011 455 5202

E-mail:

admin@cib.co.za

Website:

www.cib.co.za

Underwriting Managers Interest in the Insurer:

- Holds more than 10% shares in the Insurance Company : No
- Receives more than 30% of total Commission / Revenue from Insurer : Yes
- Associated company of Insurer : No

Relationship between CIB (Pty) Ltd and Guardrisk Insurance Company Limited

- Please note that this **Policy** is subject to a cell captive relationship between Guardrisk Insurance Company Limited and CIB (Pty) Ltd, as a result of a shareholder and subscription agreement concluded between Guardrisk Insurance Company Limited and CIB (Pty) Ltd, whereby CIB (Pty) Ltd is entitled to share in the profits and losses generated by the insurance business.
- Therefore, this is an arrangement whereby Guardrisk Insurance Company Limited shares equity with CIB (Pty) Ltd through a shareholding arrangement and provides CIB (Pty) Ltd a vehicle through which to write CIB (Pty) Ltd insurance risks.

The Underwriting Managers holds the following Indemnity Cover:

- Professional Indemnity Insurance : Yes
- Fidelity Guarantee Insurance : Yes

Mandated to act on behalf of the Insurer:

This certifies that the Insurance Company has granted a mandate to the Underwriting Manager to represent the Insurance Company and to accept business and issue policies on behalf of the Insurance Company. The Underwriting Manager is authorised to provide financial products and intermediary services in respect of short term insurance business.

Underwriting Managers Statutory Service:

Compliance Department: CIB (Pty) Ltd
Compliance Officer: Nkhensani Khoza
Physical Address: CIB (Pty) Ltd, Riley Road Office Park, 15E Riley Road, Bedfordview 2007
Postal Address: Private Bag X1600, Bedfordview, 2008
Tel: 011 455 5101 **Fax:** 011 455 5202
E-mail: compliance@cib.co.za

Underwriting Managers Complaints Service:

Complaints Department: CIB (Pty) Ltd
Physical Address: Riley Road Office Park, 15E Riley Road, Bedfordview 2007
Postal Address: CIB Complaints Department / Private Bag X1600, Bedfordview, 2008
Telephone: 011 455 5101 **Fax:** (011) 455 5202
E-mail: complaints@cib.co.za

Complaints Procedure:

Any complaints should be submitted to **Us** or **Your** Insurance Broker in writing. **We** have established a complaints procedure for the handling of complaints. Any unresolved complaints must be referred to **Our** Complaints Department at the same address and contact details as above.

The CIB Complaints Resolution Policy is available on Request. Alternatively, **You** may obtain a copy from **Us** by emailing your request to: complaints@cib.co.za

General:

- All claims are dealt with in terms of the procedure outlined under the information of The Insurance Broker. Should **You** be dissatisfied with the manner in which **Your** claim is being dealt with by The Insurance Broker, please contact the complaints officer listed above.
- Fees and commission payable are contained in the **Schedule**.
- The policies written constitute Short-term policies of insurance.
- The extent of the premium obligation which **You** assume as the policyholder is reflected in the **Schedule** which is issued to **You** once

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Your application for insurance has been accepted.

Conflict of Interest Management Policy

CIB maintains a management policy which regulates conflicts of interest when rendering financial services. Please visit **Our** webpage for details - www.cib.co.za.

Good Governance Practice

CIB is an advocate of good governing practices and is committed to high ethical business standards that are governed by legislation and general codes of conduct i.e. the Financial Advisory and Intermediary Services Act 37 of 2002 (as amended); Short Term Insurance Act (as amended), King IV, Treating Customers Fairly as well as the SAIA Code of Conduct (as amended) (however not limited to these examples).

THE INSURANCE COMPANY & COLLECTION AGENT

Company Name: Guardrisk Insurance Company Limited
Registration Number: 1992/001639/06
FSP License Number: 75
Physical Address: The MARC, Tower 2, 129 Rivonia Rd, Sandton, 2196
Postal Address: PO Box 786015, Sandton, 2146
Tel: (011) 669 1000
E-mail: info@Guardrisk.co.za

Insurance Companies Statutory Services:

Compliance Department: Guardrisk Insurance Company Limited
Compliance Officer: Ms. N. Swarts
Postal Address: PO Box 786015, Sandton, 2146
E-mail: compliance@guardrisk.co.za

Insurance Companies Complaints Service:

Complaints Department: Guardrisk Insurance Company Limited
Postal Address: PO Box 786015, Sandton, 2146
E-mail: complaints@guardrisk.co.za

General:

All claims are dealt with in terms of the procedure outlined under the information of The Insurance Broker. Should **You** be dissatisfied with the manner in which **Your** claim is being dealt with by The Insurance Broker, please contact the Complaints Officer listed above.

REGULATORY BODIES

Should **You** not be totally satisfied with the Service provided to **You** by the Insurance Broker, Underwriting Manager and / or the Insurance Company **You** may contact the following bodies for assistance:

a) NATIONAL FINANCIAL OMBUD SCHEME

Address: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng
Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province
Tel: 0860 800 900
Website: www.nfosa.co.za
Email: info@nfosa.co.za

The Ombud's task is to act as a "mediator" or informal arbitrator and they do not represent either of the parties to the dispute.

Important points to remember:

1. **You** must submit **Your** complaint to **Your** Insurance Company first - only if **You** are unable to resolve the dispute with them, then **You** can refer the matter to the Ombud's office.
2. The Ombud's decisions are binding on the Insurance Company but not on **You**. The Ombud's Office is an independent office
3. The Ombud's decisions can be based on law and equity.
4. The Ombud's Office does not give legal advice.
5. The service is free to insured consumers.
6. The Short Term Insurance Ombud offers consumers a "no risk" mechanism to resolve disputes with insurers. The Office can assist consumers with certain personal lines short-term insurance as well as with limited commercial insurance matters.

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Refer to the website as noted above for more details.

b) FAIS Ombud

Postal Address: P O Box 74571, Lynwood Ridge, 0040
Telephone: (012) 470 9080 **Fax:** (012) 348 3447
Website: www.faisombud.co.za

The FAIS Ombud deals with complaints submitted to the Office by a specific client against a financial services provider. "Complaint" means a specific complaint relating to a financial service rendered by a Financial Services Provider or a Representative of such provider to the complainant.

The complaint will be considered if it is alleged that the Financial Services Provider or Representative:

1. Has contravened or failed to comply with a provision of the FAIS Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage,
2. Has wilfully or negligently rendered a financial service to the complainant and has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage, or
3. Has treated the complainant unfairly,
4. The act of omission complained about must have occurred on or after 30 September 2004.
5. Before submitting a complaint to the Office, the complainant must endeavour to resolve the complaint with the responding party. The responding party has six weeks in which to resolve the complaint with the complainant. After receipt of the final response of the responding party, the complainant has six months within which to submit a complaint to the FAIS Ombud.

Refer to the website as noted above for more details.

c) COMMISSIONER OF SHORT-TERM INSURANCE

Postal Address: PO Box 35655, Menlo Park, 0102
Tel: (012) 428 8000 **Fax:** (012) 422 2979
Website: www.fsca.co.za

The Commissioner's duties are wide ranging and must ensure that Insurers comply with the following, however not limited to:

- submission of statements and accounts,
- statement of liabilities,
- statement of assets,
- solvency margin regulations,
- separation of assets,
- commission rates for intermediaries.

Refer to the website as noted above for more details.

THE EXTENT OF PREMIUM OBLIGATIONS YOU ASSUME AS POLICYHOLDER

Total Risk Premium : R 15 837.99

Sasria Premium : R 0.00

Fee payable by Insured : R 0.00

Total Amount Due : R 15 837.99

Important Information:

1. Broker Commission

- 1.1. Included in the 'Total Risk Premium' noted above is a broker commission of **R 3 167.60**
- 1.2. The Broker receives commission at the legislated rate of 12.5% on motor classes and 20% on non-motor classes of business.

2. Sasria (SOC) Limited Broker Commission

- 2.1. Included in the 'Sasria Premium' noted above is a Sasria broker fee of **R 0.00**

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- 2.2. The broker receives a fee, in respect of Sasria, and will be calculated at a rate of
- 2.2.1. 11.5% on motor classes, and
- 2.2.2. 12% on all non-motor classes
- 2.3. The Insurer (Sasria Agent) will receive a fee, in respect of Sasria, and will be calculated at a rate of 10.5%

3. Binder and Outsource Fees

Included in the 'Total Risk Premium' noted above is a Binder and \ or Outsource Fee calculated at up to 0.00% which is payable by **Us** to the Insurance Broker.

4. **Fee payable by Insured** means any fee payable by **You** to the Broker for services other than services as an intermediary.

SASRIA SOC LIMITED INSURANCE

Should **You** have requested cover, provided by Sasria SOC Limited, then their details are as follows:

Company Name:	Sasria SOC Limited
Tel: 011 214 0800	Fax: 011 447 8630
Physical Address:	36 Fricker Road, Illovo, 2196

OTHER IMPORTANT POINTS TO REMEMBER

1. **You** must be informed of any **Material Changes** to the information provided above,
2. Do not sign any blank or partially completed application forms,
3. Complete all forms in ink,
4. Keep all documents handed to **You** safe,
5. Make note of verbal communications relating to **Your Policy**, renewal and \ or **Schedule**,
6. Do not be pressurised into buying the product,
7. Incorrect or non-disclosure of relevant facts given by **You** may influence an insurer on any claims arising from **Your** contract of insurance,
8. If the information above was given to **You** verbally, it must be confirmed to **You** in writing within 31 days,
9. **Your** broker must inform **You** whether they hold Guarantees or Professional Indemnity or Fidelity Insurance Cover or not,
10. If any complaint to the broker or insurer is not resolved to **Your** satisfaction, **You** may submit a complaint to the Short-term Insurance Ombud,
11. A polygraph or any lie detector test is not obligatory in the event of a claim and failure thereof may not be the sole reason for repudiating the claim,
12. **We** must give reasons for repudiating **Your** claim,
13. **We** may not cancel **Your** insurance merely by informing **Your** Broker. There is an obligation to ensure the notice has been sent to **You**,
14. **You** are entitled to a copy of the policy free of charge,
15. If premium is paid by debit order it may only be in favour of one person and may not be transferred without **Your** approval,
16. **We** must inform **You** of **Our** intention to cancel **Your Policy** by giving 31 days' notice in writing. For additional information kindly refer to the General Conditions of **Your Policy**,
17. Loss or damage as a result of **Your Insured Property** not complying with the National Building Regulations or any other similar Laws and / or Regulations that apply to building standards or maintenance will not be covered.

AVOIDANCE OF POLICY OR COVER / CHANGE IN RISK

In the event of fraud, misdescription, misrepresentation or non-disclosure of material facts, We reserve the right to void **Our** quotation or cancel the **Policy** or any **Section** thereof with immediate effect or declare it null and void from inception date.

You must advise **Us** immediately of any change in the risk. Should there have been any material changes in the risk, then **We** may amend the cover and premium from the date of the change. If **You** do not inform **Us** of any material change in the risk, **We** will be entitled to void the **Policy** or reject any

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claim that occurred after the change in the risk.

Should the changes be acceptable to the Mortgagee / Financier / **Us**, it will be effective from the date agreed upon, subject to **Our** conditions being complied with and receipt of the premium on the due date. **We** will confirm these changes by sending **You** an updated **Schedule**.

Should **We** receive no communication from **You**, whether written or verbal, within 14 days after we have sent **You** the updated **Schedule**, **We** will accept that **You** are in full agreement with the accuracy of the specific change and that the instruction, as carried out, meets with **Your** approval.

FRAUDULENT, WILFUL, DELIBERATE OR RECKLESS ACTS

All rights of indemnity under the **Policy** will be forfeited if any claim is:

1. in any respect fraudulent; or
2. if any fraudulent means or devices are used by **You** or anyone acting on **Your** behalf or with **Your** knowledge, or consent to obtain any benefit under this **Policy**; or
3. information or documents in support of a claim, whether created by **You** or on **Your** behalf is not true, is not complete or is fraudulent, or
4. if any event is occasioned by **Your** wilful, deliberate or reckless acts or participation, or
5. the quantum of a claim is deliberately exaggerated by **You** or anyone acting on **Your** behalf.

We are entitled to cancel **Your Policy** with immediate effect in all instances of fraudulent, wilful, deliberate, or reckless acts.

PROTECTION OF PERSONAL INFORMATION

Your personal information will only be processed in accordance with the legislation and principals contained in the Protection of Personal Information Act (POPIA). It is recorded that information relating to the parties to this **Policy** or to persons whose interests are protected by this **Policy** may be processed:

1. for the conclusion or performance of this **Policy**, or
2. to protect those interests, or
3. to comply with legal obligations, or
4. for pursuing **Our** legitimate interests or
5. in the interests of any third party to whom the information is supplied.

We will take all reasonable measures to ensure that **Your** personal information is safeguarded, stored and protected in accordance with POPIA and **We** will not misuse **Your** personal information for the purpose of any marketing campaigns or product offerings.

For further information please refer to **Our** Privacy Notice which is available on **Our** website www.cib.co.za.

SHARING OF INFORMATION

The South African Insurance Association (SAIA) created a shared database for storing insurance information. This shared information assists in limiting insurance fraud and to underwrite every risk fairly and to also to assess every risk.

By entering into this **Policy**, **You** appreciate, acknowledge and understand that **We** may obtain, reveal or share information (which may be inclusive of personal information) in order to investigate or assess any claim made under this **Policy** and for the purpose of preventing fraud and to underwrite **Your Policy**.

You warrant that:

1. **You** acknowledge that information for underwriting and claims purposes (for example, cover for items insured as well as the assessment of claims registered, however not limited to these examples), inclusive of credit information may be shared between Insurers / Insurance Providers and / or **Your** Insurance Broker / Intermediary and our service providers. The sharing of this information is required to conclude or perform in terms of this contract and /or the pursuing a legitimate interest and /or is in the best interest of the public as it enables Insurers / Insurance Providers and industry bodies to underwrite policies and assess risks fairly, to investigate and assess claims and to reduce the incidence of fraudulent claims with a view to limiting premiums and premium increases.
2. **You** acknowledge that the information provided by **You** may be stored in a shared database and used as set out above as well as for any decision pertaining to the continuance of **Your Policy** or the meeting of any claim **You** may submit.
3. **You** acknowledge that the information may be verified against legally recognised sources or databases.
4. **You** are aware of the fact that both credit information verification and / or criminal record checks may be requested by Insurers / Insurance Providers on the business, **Yourself** or any of **Your** directors, partners and / or employees.

YOUR RIGHTS

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You are entitled to object to the use of **Your** personal information. However, such objection may result in **Us** being unable to facilitate insurance cover or to assess a claim in terms of the **Policy**.

You have the right to:

1. access **Your** information in accordance with the Promotion of Access to Information Act (2 of 2000) as substituted from time to time,
2. object to the processing of **Your** personal information,
3. lodge a complaint to the Information Regulator.

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Sasria SOC Limited
P.O. Box 653367, BENMORE, 2010
36 Fricker Road, Illovo, Sandton, 2196
Tel: +2711 214 0800 or 086 172 7742 (Switchboard)
Fax: +27 11 447 8630
Reg. No. 1979/000287/30
VAT Reg. 4140119340
FSP Licence No.: 39117

The Sasria Policy Wordings can be found on the below link

<https://www.sasria.co.za/offerings-and-products/insurer-broker/#policy-wordings>

Sasria is striving for excellence, should we fail to deliver on our service promises, please contact Thokozile Ntshiqha on thokon@sasria.co.za for any complaints or alternatively, you can send an email to: complaints@sasria.co.za