MNQUHEF GARDEN SERVICES AND REPAIRS PTY LTD
FOR ATTENTION: MISS MADONDO
P.O.BOX 21994
MAYOR'S WALK
KWAZULU/NATAL
3208

07/02/2018

Facility Number: OT18779398

Dear MISS MADONDO

Enclosed please find a Provisional Schedule reflecting the state of your Facility as at 01/03/2018.

Please note that this Schedule does not serve as a replacement to your actual Schedule.

Kind regards,

Wilbur Smith
Chief Operating Officer - Sales and Service

OUTsurance Insurance Company Limited

Company Registration Number:	1994/010719/06
VAT Registration Number:	4340147224
Invoice Number:	OT18779398
Invoice Date:	07/02/2018

Schedule of your BUSINESS OUTsurance - OT18779398

This Schedule, together with your Facility Document, contains the terms, conditions and warranties that form the contract between you and us. It is important that you read this Schedule and make sure that the information supplied by you is correct. Any incorrect information may affect the validity of your contract.

MISS BM MADONDO
P.O.BOX 21994
MAYOR'S WALK
KWAZULU/NATAL
3208

Home telephone number	033 394 3549
Work telephone number	033 394 3549
Facsimile number	033 394 3549
Cellular number	0825348218
E-mail address	mnquhes.services@gmail.com

Previous Insurance History	
Currently covered	NO
Cover duration	NONE
Previous insurer	N/A
Previously cancelled	NO
Cancellation reason	NONE

Summary	
Description	**Premium**
PUBLIC LIABILITY - MISS BM MADONDO	R207.07
MONTHLY Premium	R207.07
Administration Fee	R13.32
Total premium payable	**R220.39**

The total current premium includes the following:
- NONE

Your premium is guaranteed for 12 months. This guarantee applies to all risks added at inception of the facility. Should you, for example, verify your quote/schedule and notice that you forgot to mention a previous claim to us - you have to advise us and the premium will be corrected. Similarly, if you, for example, advise us that your vehicle must be covered for business use but our advisor incorrectly captures private use - the premium will also be corrected when you advise us of the error. It is therefore essential for you to verify that all details noted on your schedule are correct for the 12 month premium guarantee to apply.

VAT Details

The total premium includes a **14% VAT amount of R27.07.** This Schedule becomes a tax invoice after inception of cover when payment of the amount due has been made.

In terms of Binding General Ruling No.14 issued by a senior SARS official under section 89 of the Tax Administration Act No. 28 of 2011, this document together with proof of payment of the premium constitute 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. This is subject to the condition that this document contains the VAT registration number where the facility holder is a registered VAT vendor.

OUTbonus Benefits

Should you not claim for 3 consecutive years, you will receive 10% of all your premiums paid in this period at the end of the third year. Should you not claim for a further 2 years, you will receive 10% of all your premiums paid within this period at the end of the fifth year. Thereafter, for each successive claim-free year you will receive 10% of all your premiums paid within the year at the end of each year. Your OUTbonus amount is projected at R264.46 and will be paid to you, should you remain claim free, on 30/11/2018. Changes on your facility may affect the value of your OUTbonus.

We have launched an innovative smart device app with awesome features that we think you will enjoy. You can now request your facility documents, update your vehicle registration details, request Help@OUT assistance, suggest an intersection where a pointsman should be dispatched and many other features, without even calling us. The app is free, easy to use and available in the Apple and Android stores. It may also be downloaded from our website at www.outsurance.co.za/app.

Business Public Liability Cover

** Provisional schedule **

Original Start Date:	01/12/2011
Cover Effective Date:	07/02/2018

Cover	OUTsured Value	Basic Excess	Premium
COMPREHENSIVE	R721,122.13	R6,970.00	R22.52
Additional Cover Options			
LIABILITY - DEFECTIVE WORKMANSHIP	R721,122.13	R6,970.00	R73.82
LIABILITY - CUSTODY AND CONTROL	R721,122.13	R6,970.00	R110.73
EXTENDED RETROACTIVE DATE			OPTIONAL
LIABILITY - DEFECTIVE PRODUCTS			OPTIONAL
HELP@OUT MEDICAL & LEGAL			OPTIONAL
HELP@OUT TRAUMA SUPPORT AND HIV CARE			OPTIONAL
VELDFIRES LIABILITY			OPTIONAL
EXTERNAL LIABILITIES			OPTIONAL
Included Benefits			
LEGAL DEFENCE COSTS R 10,000.00			INCLUDED
WRONGFUL ARREST			INCLUDED
Annual Aggregate Limits			
LIABILITY - DEFECTIVE WORKMANSHIP	R721,122.13		
LIABILITY - CUSTODY AND CONTROL	R721,122.13		
WRONGFUL ARREST AND DEFAMATION	R100,000.00		
LEGAL DEFENCE COSTS	R50,000.00		
	Total Premium		R207.07

Retroactive Date:	07/02/2018

First Amounts Payable	
This is the amount you pay on each and every claim; only one basic excess is payable even if your claim includes other items covered by OUTsurance. (Only the highest basic excess applicable is payable.)	Basic Excess

Warranties

You warrant that the information supplied is correct in every respect

Type of Business	GARDEN EQUIPMENT SERVICES
Number of Employees	26
Number of Directors / Partners	1
Annual Accounting Turnover	R94,022.00
External & Internal Liabilities	
Number of Vehicles	
Average Value Per Vehicle	

Previous Insurer NONE

Has the risk owner ever had an insurance policy cancelled by an insurer? NO

Any PUBLIC LIABILITY incidents and claims in the last three years

Date	Type	Value
NONE		

Special Conditions

- CUSTODY AND CONTROL COVER COVERS DAMAGE TO PROPERTY UNDER YOUR CUSTODY OR CONTROL WHERE YOU ARE LEGALLY LIABLE FOR ANY DAMAGE CAUSED WHILE PERFORMING WORK TO PROPERTY BELONGING TO OTHER PEOPLE. GOODS FOR WHICH YOU ARE RESPONSIBLE AND WHICH BELONG TO OTHER PARTIES MUST BE COVERED UNDER STOCK WHILE NO WORK IS PERFORMED ON THOSE GOODS. THERE IS NO COVER FOR THAT PART OF ANY PROPERTY ON WHICH THE INSURED IS OR HAS BEEN WORKING ON.
- LIABILITY ARISING FROM ANY ADVICE OR TREATMENT OF A PROFESSIONAL NATURE IS NOT COVERED.
- DEFECTIVE WORKMANSHIP LIABILITY COVER DOES NOT PROVIDE ANY FORM OF GUARANTEE ON THE WORK DONE. DEFECTIVE WORKMANSHIP LIABILITY COVERS CONSEQUENTIAL INJURY AND DAMAGE RESULTING FROM DEFECTIVE WORKMANSHIP. IT DOES NOT COVER THE COSTS REQUIRED TO MAKE GOOD DEFECTIVE WORKMANSHIP OR THE COSTS OF REDOING WHAT WAS INITIALLY DONE DEFECTIVELY.
- NOTE THAT THE OWNER OF THIS RISK IS NOT THE SAME AS THE FACILITY HOLDER. THE INTEREST OF THE OWNER, AS A DIRECTOR, MEMBER, PARTNER, EMPLOYEE OR FAMILY MEMBER OF THE FACILITY HOLDER IS THEREFORE NOTED.

Agreed payment method and banking details

For security reasons and for your protection we do not display the full details of the bank account number from which your premiums are deducted. Please check your nominated account to confirm that the premiums are being deducted.

Payment frequency	MONTHLY	Collection day	1st
Financial institution	FNB		
Branch code & name	250655 - REMOTE BANKING SERVICE 560		
Account holder	MNQUHEF GARDEN SERVICES		
Account type	CURRENT ACC	Account number	626674*****

DISCLOSURE IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT (37 of 2002)
PLEASE READ IT CAREFULLY

The FAIS Act was enacted for your benefit. OUTsurance Insurance Company Ltd is an approved Financial Services Provider (FSP). (FSP license number is 896). Any reference to "policy" in this notice refers to your OUTsurance Facility. Please note: this disclosure does not form part of the insurance contract.

As a short-term insurance Policyholder you have the right to the following information:

Information about us as an FSP: OUTsurance is authorised to provide financial advice and services on the following short-term insurance products: Personal and Commercial Lines.

Our contact information:

1241 Embankment Road	PO Box 8443	Sales	08 600 60 000
Zwartkop Ext 7	Centurion	Claims & Client Care	08 600 70 000
Centurion	0046	Help@OUT	08 600 80 000
0157		Switchboard	+27 12 673 3000
Website	www.outsurance.co.za	Fax	+27 12 665 0994
Public Officer	publicofficer@out.co.za	Fraud Line	08 601 02 117
		Whistle Blowing Line	08 000 07 397

How to lodge a claim: all claims are lodged telephonically. Contact **08 600 70 000**. Refer to *Your OUTsurance Facility* in the Facility Document for further information.

Other matters of importance:

- If the information above was given orally, it must be confirmed in writing within 30 days. You will be informed of any material changes to the information referred above.
- Please read through all the documents we send you to ensure that you understand the contents thereof. For your protection, OUTsurance records all telephone calls.
- OUTsurance has Professional Indemnity insurance and accepts responsibility for the financial advice of its Representatives, acting in the scope and course of their employment. Some of our representatives work under supervision as defined in the Determination of Fit and Proper Requirements.
- You are entitled to a copy of the Facility Documents free of charge.
- OUTsurance sales advisors are full-time employees. Their salaries are performance based and are determined by various factors including the total premium and number of sales.
- The appropriateness of our advice might be limited if we could not conduct a full financial analysis.
- Our Complaints Resolution Policy is available here.
- All debit order payments may only be in favor of one person and may not be transferred without your approval; we must inform you in writing at least 30 days before the cancellation of the debit order.
- The premium payable and the due date are indicated on the Schedule. There will be no cover for the period for which premium was not paid and claims submitted during that period may be rejected. Non-payment of premium may further lead to the cancellation or suspension of cover.
- Polygraphs or any lie detector tests are not obligatory in the event of a claim and the failure thereof must not be the sole reason for repudiating a claim. OUTsurance does not subscribe to the practice of electronic lie detection.
- We must give written reason/s for repudiating your claim.

Claims related queries: if you dispute the outcome of your claim you must address these directly with us. If the matter is not resolved to your satisfaction, you may address your queries to:

- The Short-term Insurance Ombudsman.

PO Box 32334	Website	www.osti.co.za
Braamfontein	Telephone	+27 11 726 8900
2017	Fax	+27 11 726 5501

Compliance related queries: For any compliance/non-compliance matter relating to FAIS or the Policyholder Protection Rules you may contact our Compliance Officer on +27 12 684 8294 or via email at compliance@out.co.za. If the matter is not resolved to your satisfaction, you may address your queries to:

- The FAIS Ombud

PO Box 7451	Telephone	0860 324 766
Lynnwood Ridge	Fax	+27 12 348 3447
0040	E-mail	info@faisombud.co.za