IBIS – Indwe Business Insurance Solutions

INDWE RISK SERVICES

Indwe Risk Services (Pty) Ltd
An Authorised Financial Services Provider no 3425
Co Reg No: 1994/004436/07

Vat Registration no: 4290/149/09/7

Indwe Contact: Salosh Maistry

Branch Address

3Rd Floor Odyssey Place,Derby Downs Office Park,University Road,Westville,3629
Tel no: 086 013 1318

Policy Number	IBISMF519191
The Insured	Ronnie`s Home Improvements (Pty) Ltd
Postal Address	12 Auburn Place Bellevue Pietermaritzburg Pietermaritzburg 3200
Telephone number (B)	+2779-443-1312
Cell number	+27-84-556-6800
Fax number	+2733-396-3314
Email	ronniepillay.rhi@gmail.com
Contact Person	Mrs Pillay
Company Registration number	TBA
Insured VAT Number	
Territorial Limits	All premises as stated in each section owned or, occupied or used by the insured for the purpose of the business all situated in the area which of 1 January 1976 constituted the Republic of South Africa, Namibia, Lesotho, Swaziland, Botswana, Zimbabwe and Malawi.
The Business	Building contractor (non residentail),Building Contractors,Concrete Works and/or all other activities related to and connection to the Business.
Period of Insurance	a) From 01 October 2018 to 31 October 2018 (both dates inclusive) and b) any other subsequent period for which the Company may accept or agree to accept payment for the renewal of the policy or any section thereof
Underwritten by	Old Mutual Insure Limited
Insurer policy number	619882466
Insurer master policy number	619882466
Policy Inception Date	01 October 2012
Payment Frequency	Monthly
Renewal/Anniversary Date	01 May 2019
Endorsement effective date	27 September 2018
Endorsement/ Transaction Reason	Wef 27/9/2018 added Roadside Assist to all vehicles.

To be read in conjunction with the applicable policy wording

The broker must be informed of discrepancies, upon receipt of the policy schedule within 30 days after the print date, in order for us to amend the cover and premiums. The broker will not be liable for loss, damage, accident or liability under any section of this Policy if the risk has materially changed and you have not informed the broker of such changes or if you misdescribed, misrepresented, omitted to or do not disclosed material changes that affects any risk. This Schedule forms part of and must be read in conjunction with the applicable policy wording and excess structure.

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Signed for and on behalf of Old Mutual Insure Limited (Ltd)

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BROKER CONTACT STRUCTURE

CONTACT	POSITION	TEL NO	EMAIL ADDRESS
Trish Pardey	Branch Manager	031 250 3000	trishp@indwerisk.co.za
Trish Pardey	Business Insurance Manager	031 250 3000	trishp@indwerisk.co.za
Salosh Maistry	Account Executive	031 250 3000	saloshm@indwe.co.za
Salosh Maistry	Technical Broker	031 250 3000	saloshm@indwe.co.za
Thirusha Naidoo	Claims Consultant	013 2503034	thirushan@indwe.co.za

SECTION AND PREMIUM SUMMARY

Policy No: IBISMF519191

Insured: Ronnie`s Home Improvements (Pty) Ltd

Policy Section Available		**Included**	**First / Additional / Refund Premium**	**Future Premium (excl. VAT)**
1	Fire	Yes		R 55.14
2	Building Combined	Yes		R 439.10
3	Office Contents	No		
4	Business Interruption	No		
5	Electronic Equipment	No		
6	Accounts Receivable	No		
7	Theft	No		
8	Money	No		
9	Glass	No		
10	Fidelity Guarantee	No		
11	Goods In Transit	No		
12	Business All Risks	No		
13	Accidental Damage	No		
14	Public Liability	Yes		R 124.27
15	Employers Liability	No		
16	Stated Benefits	No		
17	Group Personal Accident	No		
18	Motor	Yes		R 1 605.70
19	Motor Fleet	No		
20	Motor Traders Internal	No		
21	Motor Traders External	No		
22	Machinery Breakdown	No		
23	Machinery Breakdown – Business Interruption	No		
24	Deterioration of Stock	No		
25	House Owners	No		
26	House Holders	No		
27	Umbrella Liability	Yes		R 48.24
28	Broadform Liability	No		
		Sub Total (excl. VAT):	R **29.84**	**R 2 272.44**
		Sasria SOC Ltd (excl. VAT):		R 45.43
		Broker Service Fee (excl. VAT):	R	R 228.70
		VAT 15%:	R **4.48**	**R 381.98**
		TOTAL PREMIUM:	R **34.32**	**R 2 928.55**

1. We have arranged SASRIA cover on your behalf in respect of property insured under this policy unless otherwise stated on the Schedule. SASRIA terms and conditions are available on request.
2. Total Commission component included in the premium: R 391.55
3. 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. Excesses are not subject to VAT when recovered by an insurer from an insured.
   Old Mutual Insure Limited Vat Number: 4460101019
4. In terms of the Short Term Insurance Act, an independent intermediary is entitled to commission up to the maximum prescribed.
5. A Broker Service Fee is also charged to the policyholder for the FAIS related functions performed by the broker, i.e. risk analysis and advice that are not classified as intermediary services, regulated under the Short Term Insurance Act section 8(5). The policy holder must explicitly consent to the Broker Service Fee.

POLICY MEMORANDA

Insured:	Ronnie`s Home Improvements (Pty) Ltd	**Insurer:**	Old Mutual Insure
Policy No:	IBISMF519191	**Effective date:**	27 September 2018

Memo:
Contractors plant equipment if not licenced for use on a public road is a treaty exclusion.

GENERAL CONDITIONS

Insured:	Ronnie`s Home Improvements (Pty) Ltd	**Insurer:**	Old Mutual Insure
Policy No :	IBISMF519191	**Effective Date :**	01 October 2012

APPLICABLE CLAUSES

IBISMF05 - Sanctions Exception

No insurer shall be deemed to provide cover and no insurer shall 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 that insurer to any sanction, prohibition or restriction under United Nations or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United Sates of Amercia.

ENDORSEMENT NO. 7500 - AMENDMENTS TO WORDS IF PREMIUM IS PAID MONTHLY
Each period of insurance by this policy is for one month and a premium is paid each month. For this reason it is necessary to amend portions of the standard policy wording or to clarify how certain provisions are to operate. In consequence, the following amendments are made to the policy, and the explanations given are to be taken as forming part of the policy

Section	Page and Reference	Comments
General	4/7 Adjustment of Premium	
Fire	7/8 Specific condition (b) in Stock Declaration Conditions	The words "each period of insurance" are amended to read "each period of 12 consecutive months from the inception date or anniversary date
Fire	8/8 Escalator clause (if applicable)	
Buildings Combined	6/7 Escalator Clause (if applicable)	
Business Interruption	5/7 Deposit Premium Clause	
Accounts Receivable	2/3 Adjustment Clause	
Motor	7/8 Premium Adjustment Clause 6/7 Memo 1 – Capital additions and currency fluctuations 7/8 Premium Adjustment Clause 6/7 Memo 1 – Capital additions and currency fluctuations	
Electronic Equipment		
Fire	5/8 Capital Additions Clause	The words "each quarter" are amended to read "each month"
Buildings Combined	4/7 Capital Additions Clause	
Office Contents	3/5 Capital Additions Clause	
House Owners	5/6 Capital Additions Clause	
Fidelity	1/5 Defined Event	Provision (v) is added. (v0 The amount payable during any one period of 12 consecutive months form inception or anniversary date shall not exceed the sum insured stated in the schedule at the said inception or anniversary date as the case may be (or double the sum insured if the "Reduction/Reinstatement of the insured – amount clause" applies)
Fire	8/8 Escalator clause (if applicable)	The words "annual premium" are amended to read "12 times the monthly premium"
Buildings Combined	6/7 Escalator clause (if applicable)	
Fidelity	4/5 Reduction/Reinstatement Insured amount clause	
Public Liability (Occurrence Basis)	4/6 Products Liability Extension	
	5/6 Defective Workmanship liability extension 5/6 Wrongful Arrest and Defamation extension	The words ' any one (annual) period of insurance" are amended to read 'any one period of 12 consecutive months from inception date of anniversary date"

Public Liability (Claims Made)	5/7 Products Liability Extension	
	6/7 Defective workmanship Liability Extension 6/7 Wrongful arrest and defamation extension	
Motor	3/8 No Claim Rebate Provisions	The Claim-Free Groups or non-claim discounts applicable will be established at inception date and/or anniversary date and the references to ‘preceding years’ are understood to mean the relevant periods of 12 consecutive months preceding such dates.
General Schedule	Period of Insurance	(b) is amended to read “any subsequent period of one month for which the Company agrees to renew this policy or any section thereof”
Public Liability Schedule	Wrongful arrest and Defamation	The Limit of indemnity is R 50 000 per event and R 100 000 per any one period of 12 consecutive months from inception ate of anniversary date

General condition 3B - Continuation of cover (where premium is payable by bank debit order or by transmission account), is amended to read as follows:

(a) The premium is payable in advance.
(b) If the premium is not paid to the company upon request (on submission of the debit order against the payer`s bank account) then the insured will still have cover for the month for which no premium has not been received. The premium is therefore still due to the company and will be re-debited the following month.
(c) At the next request for payment, one debit order will be submitted for the unpaid premium, as well as the premium for the following month.
(d) When an event occurs which results in a claim during the month for which the premium has not been paid, the insured will be required to first settle the outstanding premium before the claim can be processed.
(e) If the premium for two consecutive months are not paid, then the policy will be cancelled with effect from midnight on the last day for which the company had received a premium. No further request for premium payments will be made.

If the premium is not paid on the date that it was due to be paid as a result of payment having been stopped by you the policy will be cancelled with effect from midnight on the last day for which the company had received a premium

If the premium is paid annually in advance by means of debit order and that debit order is returned unpaid, then the insured will continue to have cover for one further month. The debit order for the outstanding premium will again be submitted for payment during the following month. If it is again unpaid, the policy will be cancelled from the inception date or anniversary date

ENDORSEMENT NO 0976 - WAR, RIOT, TERRORISM, NUCLEAR AND COMPUTER LOSSES EXCLUSION
Endorsement attached to all policies incepting or renewed on or after 1 March 2002.

The General exceptions are cancelled and replaced by
1. War, riot and terrorism

A. This policy does not cover loss of or damage to property related to or caused by

(i) Civil commotion. labour disturbances, riot, strike, lockout or public disorder or any act or activity which is calculated or directed to bring about any of the a foregoing;
(ii) war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not) or civil war;
(iii) (a) mutiny, military rising, military or usurped power, martial law or state or siege, or any other event or cause which determines the proclamation of or maintenance of martial law or state of siege
(b) insurrection, rebellion or revolution;
(iv) any act (whether on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any State or Government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence;
(v) any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or Government or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public or any section thereof;
(vi) any attempt to perform any act referred to in clause (iv) or (v) above;
(vii) the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in clause A (i), (ii), (iii), (iv), (v) or (vi) above.

If the company alleges that, by reason of clause A (i), (ii), (iii), (iv), (v) or (vi) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured.

B. This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 or

1976) or any similar Act operative in any of the territories to which this policy applies.

C. Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein which would otherwise override a general exception, this policy does not cover loss of or damage to property or expense of whatsoever nature directly or indirectly caused by, arising out of or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any sequence to the loss, damage or expense.

For the purpose of the General exception 1(C) an act of terrorism includes, without limitation, the use of violence or force or the threat thereof whether as an act harmful to human life or not, by any person or group of persons, which acting alone or on behalf of or in connection with any organisation or government or any other person or body of persons, committed for political, religious, personal, ethnic or ideological reasons or purposes including any act committed with the intention to influence any government or for the purpose of inspiring fear in the public or any section thereof.

If the company alleges that, by reason of clause 1(C) of this exception, loss or damage is not covered by this policy, the burden of proving the contrary shall rest on the insured.

2. Nuclear

Except as regards the Fidelity, Stated Benefits and Group Personal Action sections

(i) this policy does not cover

(a) loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss
(b) any legal liability or whatsoever nature directly or indirectly caused by or contributed to by or arising from ionizing radiations or contamination by radio-activity from any nuclear fuel.

For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

(ii) the indemnity provided by this policy shall not apply to nor include any loss, destruction, damage or legal liability directly or indirectly caused by, or contributed to by, or arising from nuclear weapons material.

3. Computer losses

General exception applicable to all sections of this policy insuring damage to property or the consequences of damage to property or any liability

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision not included herein, which would otherwise override a general exception, this policy does not cover

(a) loss or destruction of or damage to any property whatsoever (including a computer) or any loss or expense whatsoever resulting or arising there from;
(b) any legal liability of whatsoever nature;
(c) any consequential loss; directly or indirectly caused by or contributed to by or consisting of arising from the incapacity of failure of any computer, correctly or at all

(i) to treat any date as the correct date or true calendar date, or correctly or appropriately to recognise, manipulate, interpret, process, store, receive or to respond to any data or information, or to carry out any command or instruction, in regard to or in connection with any such date, or
(ii) to capture, save, retain or to process any information or code as a result of the operation of any command which has been programmed into any computer, being a command which causes the loss of data or the inability to capture, save, retain or correctly to process such data in regard to or in connection with any such date, or
(iii) to capture, save, retain or to process any information or code due to program errors, incorrect entry or the inadvertent cancellation or corruption of data and/or programs, or
(iv) to capture, save, retain or to process any data as a result of the action of any computer virus, or other corrupting, harmful or otherwise unauthorised code or instruction including an Trojan horse, time or logic bomb or worm or any other destructive or disruptive code, media or program or interference.

A computer includes any computer, data processing equipment, microchip, integrated circuit or similar device in computer or non-computer equipment or any computer software, tools, operating system or any computer hardware or peripherals and the information or data electronically or otherwise stored in or on any of the above, whether the property of the Insured or not.

Special extension to General exception 3

A Loss or destruction of or damage to the insured property by fire, explosion, lightning, earthquake or by the special perils referred to below or indemnified by the Glass, Employer`s Liability, Stated Benefits, Group Personal Accident or Motor section is not excluded by this General Exception.

The special perils that are not excluded for the purpose of this special extension are damage caused by

1. storm, wind, water, hail or snow excluding damage to property
   (a) arising from its undergoing any process necessarily involving the use or application of water;
   (b) caused by tidal wave originating from earthquake or volcanic eruption;
   (c) in the underground workings of any mine
   (d) in the open (other than buildings structures and plant designed to exist or operate in the open
      - Unless so described and
      - specifically insured as a
      - separate item
   (e) in any structure not completely roofed
   (f) being retaining walls

2. aircraft and other aerial devices or articles dropped there from;

3. impact by animals, trees, aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes or vehicles or property in or on such vehicles.

These special perils do not cover wear and tear or gradual deterioration.

B. General exception 3 also does not apply to consequential loss as insured by any Business Interruption indemnity provided by this policy to the extent that such consequential loss results from damage to insured property by the perils referred to in Special extension A above.

C. This Special extension will not insure any loss destruction, damage or consequential loss if it would not have been insured in the absence of this Computer Losses General exception and this Special extension.

This Special extension shall not apply to any Public Liability indemnity.

ENDORSEMENT NO. 1923 - ASBESTOS EXCLUSION AND NUCLEAR LOSSES EXCEPTION / EXCLUSION

GENERAL ENDORSEMENT ATTACHING TO AND FORMING PART OF THE POLICY
Effective date All new business issued with an inception date on or after 1 January 2004 and on existing business from the first renewal / anniversary date on or after 1 January 2004.

Cover under the policy is subject to the following amendments -

1. The following General Exception is incorporated into the policy - Asbestos exclusion (applicable to the Public Liability and Employers Liability sections and Sub-section D (Liability) of the Buildings Combined Section)

Notwithstanding any provision of this policy including any exclusion, exception or extension or other provision which would otherwise override a general exception, this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving, or to the extent contributed to by, the hazardous nature of asbestos in whatever form or quantity.

2. The policy exception / exclusion relating to nuclear losses is restated as follows Except as regards the Fidelity, Stated Benefits and Group Personal Accident sections, this policy does not cover any legal liability, loss, damage, cost or expense whatsoever or any consequential loss directly or indirectly caused by or contributed to by or arising from -
   (i) ionising, radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste from the combustion or use of nuclear fuel;
   (ii) nuclear material, nuclear fission or fusion, nuclear radiation;
   (iii) nuclear explosives or any nuclear weapon;
   (iv) nuclear waste in whatever form;

   regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

For the purpose of this exception only, combustion shall include any self-sustaining process of nuclear fission.

UNINSURED / UNINSURABLE RISKS

UNINSURABLE RISKS

There are certain risks which cannot generally be insured, either because there is no suitable market or because they are a Governmental responsibility:

The more important of these are:

- Exchange control / currency Fluctuation;
- Loss of Market;
- Normal Wear and Tear;
- Gradual Deterioration;
- Inherent vice;
- Political decisions; Public Opinion;
- Risks against the Public interest;
- Stock shortages or unaccountable losses;
- War Risks (on land) or threat thereof; Terrorism, biological Warfare and Acts thereof.

Some of these risks may be insurable to an extent, and if you require we will ascertain availability of coverage for specific risks.

UNINSURED RISKS:

We draw your attention to some of the more common risks that you can insure; some of these risks you do already insure, but we request that you familiarise yourself with the classes below and if you require an explanation of exactly the cover on offer, and/or if you require a quotation from us in respect of any of these please advise us immediately:

COVER TYPE	DEFINITIONS
Accidental damage	Accidental loss or damage to property by any cause not specifically excluded or for which insurance may be available under any other policy.
Accounts receivable	Outstanding books of account is insured on a comprehensive basis.
Aerodrome owners liability	Liability cover to third parties due to the ownership or works of an aerodrome.
Assets all risks	This is an umbrella policy which caters to the entire gamut of insurance requirements of large corporations and provides a much wider cover.
Aviation (hull)	Comprehensive insurance for airplanes and other aircraft's including liability cover to third parties and passengers.
Bankers blanket bond	A fidelity bond purchased from an insurance broker that protects a bank against losses from a variety of criminal acts carried out by employees
Buildings combined	Comprehensive fire policy type for buildings such as office buildings, flats, hotels and schools.
Business all risks	Comprehensive policy for the insurance of expensive items which can be taken away from the premises.
Business interruption	Loss following interruption of or interference with the business in consequence of damage occurring to property as insured under a material damage policy.
Commercial crime	A policy that is designed to meet the needs of organizations other than financial institutions (such as banks) and provides coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; funds transfer fraud coverage; kidnap, ransom, or extortion coverage; money and securities coverage; and money orders and counterfeit money coverage.
Computer fraud (electronic fund transfer)	Computer fraud insurance means the wrongful conversion of assets under the direct or indirect control of a computer system by means of fraudulent accessing, insertion of fraudulent data, fraudulent alteration, manipulation, destruction of data etc.
Contingent risks	Loss of income due to contingencies such as confiscating, nationalism, not complying with, not arriving, postponing/cancellation of events due to bad weather, etc.
Contractors all risks	Comprehensive insurance for contract works such as building of buildings, roads, dams, etc. Liability can be included.
Deterioration of stock	Deterioration of stock due to the breakdown of machinery/equipment.
Electronic equipment	Comprehensive insurance for computers and other electronic equipment.
Employers liability	Liability towards employees upon death or injuries whilst on duty.
Excess layer protection	Excess layer cover is a policy designed to provide increased limits of liability over your primary insurance cover
Exhibition all risks	Coverage that protects the insured, who displays his or her property at public exhibitions, against damage to the property.

Fidelity	Loss of money or property due to dishonest employees.
Fire	Fire, lightning, storm, explosion and other specified perils.
Glass	Accidental breakage of glass and damage caused to other property connected thereto.
Goods in Transit	Comprehensive insurance for goods that are not transported per sea. Restricted cover can be taken.
Group personal accident	Accidental death or bodily injury to person. The benefits are based on specific amounts.
Guarantees	Cover in respect of guarantees required by larger companies such as Transnet, Eskom, etc.
Harvest	Loss or damage to crop. Specific perils such as fire and hail damage is also available.
House holders	Comprehensive insurance for the contents of houses.
House owners	Comprehensive insurance for buildings of private dwelling houses, flats, etc.
I-Assist	Specialized Group Personal Accident and Stated Benefits cover.
I-Uris Protekta	Specialized Consumer Protection Liability product.
Jewelers block	An all risk insurance policy that covers the property of jewellers and the property of others in their care or custody against the most probable types of losses.
Leakage of liquids / Fluids / Fuel	Loss caused by leakage, spillage or pump over of wine, spirits and other liquids.
Livestock/Thoroughbred animals	Specific perils such as fire, lightning and explosion. More comprehensive cover such as accidents and sickness is also available.
Machinery breakdown	Unforeseen and sudden physical loss of or damage to machinery.
Machinery breakdown business interruption	Loss following interruption of or interference with the business in consequence of damage to property insured under the Machinery Breakdown policy.
Machinery transit and erection	Unforeseen and sudden physical loss of or damage to machinery whilst in transit or erection.
Marine (freight)	Comprehensive insurance for freights being carried to or from abroad.
Marine (hull)	Comprehensive insurance for boats and vessels including third party and passenger liability.
Marine Liability	Marine liability provides cover for companies with exposures in the marine and international shipping industry. This includes protection and indemnity, pollution, charter liability, port authorities, ship repairers and terminal operators.
Money	Loss of money (cash and cheques).
Motor	Private type vehicles, LDV's, commercial vehicles, special type of vehicles, trailers, caravans, busses and motorcycles can be insured on a comprehensive or limited basis.
Motor traders (external)	Comprehensive insurance for vehicles belonging to the dealer or vehicles in his custody whilst outside the premises of the dealer.
Motor traders (internal)	Comprehensive insurance for the dealer's own vehicles and third party liability whilst on the premises of the dealer.
Motorboat and small vessels	Comprehensive insurance for motorboats and small vessels including the equipment thereof.
Office contents	Comprehensive insurance for office contents and documents.
Plant all risks	Material damage to plant and equipment.
Plantation	Loss or damage caused to plantation due to fire, lightning and explosion.
Professional liability	Compensation due to the negligence or failure of professional persons.
Public liability	Liability towards third parties upon death, bodily injury or illness or damage to property that may arise from the activities of the insured.
Riot cover (Sasria)	Loss or damage to property due to riots/strikes, which is insured under any material damage policy including Business Interruption (only standing charges).
Stated benefits	Accidental death or bodily injury to employees. The benefits are based on a specific number of years benefits.
Theft	Loss or damage caused during theft (forcible and violent entry).

Depending on your insurance needs, your cover can be extended to also include the below specialized insurance types. Should you require an explanation of exactly what this cover entails please do not hesitate to contact us.

ASSETS
Stock Throughput
Credit Insurance (Domestic and Export)
Terrorism / War

LIABILITIES
Liability assumed by Agreement (that would not otherwise have attached)
Pension / Provident Fund / Trustee liability and Errors / Omissions
Medical Malpractice
Environmental Liability and / or Pollution Liability
Security Company Liability
Cyber Liability
Spread of Fire Liability

EMPLOYEE BENEFITS
Sickness
Funeral Costs
Travel / medical Expenses / Repatriation
Personal Accident War Risks
Personal Accident Keyman
Kidnap and Ransom

This list above is by no means exhaustive, and if you have any exposures which are not identified above please consult with us immediately.

Whilst we have conducted a Needs Analysis with you, without knowing all details of your business activities it is impossible for us to detail every risk that you face; it is therefore imperative that you take the time to study this list and alert us should you recognize any risk that may apply to your operations and for which you require a quotation.

SPECIFIED MOTOR RISKS

Insured:	Ronnie`s Home Improvements (Pty) Ltd	**Insurer:**	Old Mutual Insure
Policy No:	IBISMF519191	**Effective date:**	01 May 2015

VEHICLE DETAIL

					Premium
1995 NISSAN 1 TONNER 1.8 LWB P/U S/C		**Meadnet Code:47029300**		R 16 700	R 336.50
Registration Number	**NPN 30019**	Car Hire / Loss Of use	Excluded		
Cover	(C) Comprehensive Cover	Extended Car Hire	Excluded		
Vehicle Definition	(b) Commercial Vehicles up to 3 Ton				
Use	02 - Business				
VIN Number:	TBA				
Engine number:	TBA				
VSS Security System	No				
VESA Security system	No				
Tracking device	No				
VESA Gearlock	No				
Registered Owner	Insured				
NCB	0				

Specified Accessories not included in the vehicle sum insured:
Non-Factory Fitted Extra's

Motor Sound Equipment / Car Kits / CDs	R 2 000

Extensions	**Included**	**Sum Insured**	**Premium**
Locks & Keys	Yes	R 5 000	
Credit shortfall	Yes	R 10 000	
Fire Extinguishing Charges	Yes	R 5 000	
Passenger Liability	Yes	R 2 500 000	
Unauthorised Passenger Liability	Yes	R 2 500 000	
Windscreen Cover	Yes		
Trauma	Yes	R 3 000	
Wreckage removal	Yes	R 15000	
Roadside Assist			R 10.09
Sasria SOC Ltd			Included

					Premium
2007 NISSAN HARDBODY 2000i SWB (J01) P/U S/C		**Meadnet Code:47032005**		R 45 100	R 405.15
Registration Number	**NPN18205**	Car Hire / Loss Of use	Excluded		
Cover	(C) Comprehensive Cover	Extended Car Hire	Excluded		
Vehicle Definition	(b) Commercial Vehicles up to 3 Ton				
Use	02 - Business				
VIN Number:	TBA				
Engine number:	TBA				
VSS Security System	No				
VESA Security system	No				
Tracking device	No				
VESA Gearlock	No				
Registered Owner	Insured				
NCB	0				

Specified Accessories not included in the vehicle sum insured:
Non-Factory Fitted Extra's

Motor Sound Equipment / Car Kits / CDs	R 2 000

Extensions	Included	Sum Insured	Premium
Locks & Keys	Yes	R 5 000	
Credit shortfall	Yes	R 10 000	
Fire Extinguishing Charges	Yes	R 5 000	
Passenger Liability	Yes	R 2 500 000	
Unauthorised Passenger Liability	Yes	R 2 500 000	
Windscreen Cover	Yes		
Trauma	Yes	R 3 000	
Wreckage removal	Yes	R 15000	

Roadside Assist	R 10.09
Sasria SOC Ltd	Included

			Premium
2016 HYUNDAI H100 2.6D A/C F/C D/S	**Meadnet Code:26530380**	R 213 500	R 1,074.62

Registration Number	**TBA**	Car Hire / Loss Of use	Excluded
Cover	(C) Comprehensive Cover	Extended Car Hire	Excluded
Vehicle Definition	(b) LDVs		
Use	02 - Business		
VIN Number:	Unknown		
Engine number:	D4BBF016590		
VSS Security System	No		
VESA Security system	No		
Tracking device	No		
VESA Gearlock	No		
Registered Owner	Insured		
CFG	1		

Specified Accessories not included in the vehicle sum insured:
Non-Factory Fitted Extra's

Motor Sound Equipment / Car Kits / CDs	R 5 000

Extensions	Included	Sum Insured	Premium
Locks & Keys	Yes	R 5 000	
Credit shortfall	Yes	R 10 000	
Fire Extinguishing Charges	Yes	R 5 000	
Passenger Liability	Yes	R 2 500 000	
Unauthorised Passenger Liability	Yes	R 2 500 000	
Windscreen Cover	Yes		
Trauma	Yes	R 3 000	
Wreckage removal	Yes	R 15000	

Roadside Assist	R 10.09
Sasria SOC Ltd	Included

SPECIFIED MOTOR SECTION

Insured:	Ronnie`s Home Improvements (Pty) Ltd	**Insurer:**	Old Mutual Insure
Policy No:	IBISMF519191	**Effective date:**	01 May 2015

Insurance Cover Details

Clauses & Extensions	**Included**	**Limit of Indemnity**	**Premium**
Contingent Liability	Yes	R 2 500 000	
Parking Facilities & Movement of Third Party Vehicles	Yes	R 2 500 000	
Riot & Strike (Other than RSA and Namibia)	No	R 0	
Additional Claims Preparation Costs	Yes	R 5 000	

Sub Section B - limits of liability to third parties	**Limit of Indemnity**
a. In respect of any one occurrence directly or indirectly due to or in consequence of fire and/or explosion	R 2 500 000
b. Passenger Liability (extensions 2 and/or 3)	amount stated
c. Any other event and the aggregate of a, b, and c.	R 2 500 000

Sub-Section C – Medical Expenses	As stated in the policy wording	
SASRIA SOC Ltd		Included

CLAUSES APPLICABLE TO THE SECTION

WINDSCREEN COVER
ENDORSEMENT NO. 0925 - WINDSCREEN COVER

Cover in respect of Windscreen only applicable to comprehensively insured vehicles.

EXTENSIONS AUTOMATICALLY INCLUDED
ENDORSEMENT NO. 1712 - EXTENSIONS AUTOMATICALLY INCLUDED

Applicable to Comprehensively insured vehicles only.

PROVISIO REGARDING THEFT
ENDORSEMENT NO. 1717 - PROVISIO REGARDING THEFT

Limitations regarding theft -
The following further proviso is applicable to sub-section A.
The company shall not be liable under sub-section A of this section to pay for loss of or damage to any insured vehicle or any part thereof as result of theft, hijacking or any attempt thereat (irrespective of the manner in which the theft / hijacking took place), unless;

1. The insured can prove that prior to the happening of such theft/hijacking (or attempt thereat) the system as stated in the schedule under the heading `Security System` was installed in such insured vehicle.
2. Should the aforesaid system be a Vesa-approved gear-lever lock/immobilizer, VSS/Factory Fitter System the system must be made operational/locked at all times when such insured vehicle is left unattended.
3. In respect of vehicle recovery systems, a legal contract must exist between the Insured and the Supplier of the vehicle tracking system and any monthly subscription fees must be paid in full, at the time of any theft/hijacking or attempt thereat.

WARRANTY OF ROADWORTHINESS/ COMPLIANCE
ENDORSEMENT NO. 1999 - WARRANTY OF ROADWORTHINESS / COMPLIANCE

It is warranted that the insured vehicle(s) are and will at all times be kept in a condition which complies with any legislation relating to the roadworthiness or operation of vehicles in the territory in which such vehicle is being used.

REPLACEENT OF INSURED MOTOR VEHICLE (PRIVATE-TYPE MOTOR VEHICLES AND LIGHT DELIVERY VEHICLES ONLY)
ENDORSEMENT NO. 1105 - REPLACEMENT OF INSURED MOTOR VEHICLE (PRIVATE-TYPE MOTOR VEHICLES AND LIGHT DELIVERY VEHICLES ONLY) - (LMM10)

In the event of the private-type motor car or light delivery vehicle (gross mass not exceeding 3 500kg) being damaged, and in the insurer’s opinion cannot be repaired economically, or stolen and not recovered with a reasonable time the insurer will pay for the replacement of such vehicle or replace this vehicle with a similar new vehicle, subject to the availability thereof and provided that:

(a) the loss or damage occurs within 12 months of the first registration of such vehicle.
(b) the insured vehicle has not travelled more than 30 000 kilometres .
(c) the insurer shall not be liable for more than the amount stated in the schedule after the deduction of the first amount payable.

IBIS THEFT UNDER FALSE PRETENCE AND/OR FRAUD
ENDORSEMENT NO. 1070 – IBIS THEFT UNDER FALSE PRETENCE AND/OR FRAUD

The following is not covered - theft under false pretence and/or fraud:

Loss of or damage to any vehicle insured under the motor section or the motor traders external section or Theft section which arises from or in connection with any exchange, cash or credit sale agreement, including theft under false pretence and/or fraud.

IBIS INCLUDING MOZAMBIQUE
ENDORSEMENT NO. 1058 - IBIS INCLUDING MOZAMBIQUE

Specific Exclusion 1 (b) of the Motor Section and Specific Exclusion 2 of the Motor Traders External Risks are amended to include the territory of Mozambique to the territories already mentioned.

PASSENGER AND UNAUTHORIZED PASSENGERS LIABILITY
ENDORSEMENT NO. 1719 - PASSENGER AND UNAUTHORIZED PASSENGERS LIABILITY

Cover is restricted to Vehicle Definitions as follows -
(a) Private type motor cars (designed to seat not more than 9 persons including the driver)
(b) Commercial vehicles and special types vehicles as described in the schedule

IBIS - MOTOR SECTION - EXTENSION OF COVER TO MOZAMBIQUE
ENDORSEMENT NO. IBIS1127 - IBIS _ MOTOR SECTION - Extension of cover to Mozambique

Specific Exclusion 1 (b) of the Motor Section are amended to include the territory of Mozambique to the territories already mentioned.

Vehicle definitions:

(a) Private type motor cars, including station wagons, safari vans, estate cars and the like of similar vehicles designed to seat not more than 9 persons, including the driver.
(b) Commercial vehicle and light delivery vehicles (LDVs or Panel Vans)
(c) Motorcycles including motor scooters and 3-wheeld vehicles
(d) Buses (including any vehicle used for business purposes and designed to seat more than 9 persons including the driver
(e) Trailers and Caravans i.e. any vehicle without means of self-propulsion designed to be drawn by a self-propelled vehicle, but excluding any parts or accessories not permanent fitted thereto.

ADDITIONAL MEMORANDA:

MOTOR

Excesses

a) Vehicles including Special Types: Basic Excess - 5% of Claim min. R 3 000
c) Vehicles excluding Special Types from R500,000 and over - 5% of Claim min. R 5000
d) Windscreen excess (Business cars): 25% of claim min R350
e) Windscreen excess (Commercial under 3500kg): 25% of claim min R500
f) Windscreen excess (Commercial over 3500 kg) : 25% of claim min R750
g) Loss of Keys - 10% of claim min R100
h) Any other excesses as shown in the schedule or policy document.

3. Each claim where the driver is under the age of 25 or over 75 or has not been fully licensed for 2 years or where a No Claim Bonus/Claim Free Group is not allowed : 5% of claim minimum R1,500.

4. Each and every claim for theft or hijacking of a policy definition (a) (b) or (d) vehicle : 10% of claim minimum R3,000.

NB! The first amount payable in respect of theft is not applicable if the vehicle is recovered and returned to the Company as a result of the activation and operation of a company approved tracking system.

5. Any other amount to be borne by the Insured as stated against the item number and/or an endorsement.

First Amount Payables 2 5 shall apply independently and shall be cumulative.

The Company's liability in respect of the theft of

a) Radio's, tape players and similar equipment (not applicable to such equipment if supplied as standard by the manufacturers when the vehicle is new) is limited to R1,000.

MOTOR CYCLES

1. In respect of each and every occurrence giving rise to a claim
   - (i) Motor cycles valued under R50,000
     10% of claim minimum R1,000
   - (ii) Motor cycles valued between R50,001 to R100,000
     10% of claim minimum R1,500
   - (iii) Motor cycles valued over R100,001
     10% of claim minimum R2,000

2. Whilst the motor cycle is driven by a person under 25 years of age
   Additional 5% of claim minimum R500

3. In respect of theft of the motor cycle
   Additional 5% of claim minimum R1,000

First Amounts Payable (2) to (3) shall apply independently and shall be cumulative.

DISCLOSURE NOTICE

INTERMEDIARY INFORMATION

Name:	**Indwe Risk Services (Pty) Ltd** An Authorised Financial Services Provider
Company Registration No:	1994/004436/07
VAT No:	4290/149/09/7
FSP Licence No:	3425
Contact Details:	086 013 1318
Internet and Email:	www.indwe.co.za indwe@indwe.co.za
Complaints and Compliments:	careline@indwe.co.za
Compliance Officer:	Moonstone Compliance SAppalsamy@moonstonecompliance.co.za 25 Quantum Street Techno Park Stellenbosch

About the Intermediary:

1. Indwe Risk Services is a wholly owned subsidiary of Indwe Broker Holdings (Pty) Ltd, where African Rainbow Capital Financial Services Holdings, Sanlam Life and Santam are the shareholders of the holding company.
2. Indwe is licensed to provide the following financial services: Short-Term Insurance: Personal Lines; Short-Term Insurance: Commercial Lines.
3. Indwe has a written mandate from the Insurer which is available on request.
4. Indwe strives to comply with the requirements of the POPI Act to keep clients' Personal Information safe and secure from loss, destruction or damage.
5. Indwe has a Conflict of Interest Management Policy and a Complaints Resolution Management Policy available on request.
6. Indwe holds Professional Indemnity cover, Fidelity Guarantee cover and Intermediaries Guarantee Facility cover.
7. Indwe receives more than 30% of its commission income from Santam.

INSURER INFORMATION

Name:	Old Mutual Insure Limited An Authorised Financial Services Provider
Company Registration Number:	1970/006619/06
VAT Registration Number:	4460101019
FSP License Number:	12
Physical Address:	Old Mutual Insure Centre, 75 Helen Joseph Street, Johannesburg, 2001
Postal Address:	PO Box 1120, Johannesburg, 2000
Contact Details:	Tel: (011) 374 9111 Fax: (011) 374 3089
Webpage:	www.ominsure.co.za
Complaints and Compliments:	Complaints Department Tel: 0860 634 357 Fax: (011) 374 3089 Email: complaints@ominsure.co.za compliance@ominsure.co.za

ADMINISTRATOR INFORMATION

Name:	**Brolink (Pty) Ltd** An Authorised Financial Services Provider
Company Registration No:	2004/010734/07
FAIS Licence No:	10834
Postal Address:	P.O. Box 9346, Centurion, 0046
Physical Address:	Acacia, Westend Office Park, 254 Hall Street, Centurion, 0157
Contact Details:	Tel.: 012 673 0000, Fax: 012 673 0011
Internet and Email:	www.brolink.co.za brolink@brolink.co.za

Brolink receives a binder fee from Old Mutual Insure of 6.5% of the Risk Premium for performing certain functions on behalf of the insurer.

THE SASRIA INSURER

Name:	**SASRIA SOC Ltd**
Postal Address:	PO Box 653367, Benmore, 2010
Physical Address:	36 Fricker Road, Illovo, Sandton, 2196
Contact Details:	Tel 011 214 0800 / 086 172 7742; Fax 011 447 8630 / 086 172 7329
Complaints Department:	complaints@sasria.co.za
Compliance Department:	The Compliance Officer, Tel 011 214 0800; Fax 011 447 8630
Internet and Email:	www.sasria.co.za info@sasria.co.za

THE FAIS OMBUDSMAN

Name:	**The FAIS Ombud**
Physical Address:	Sussex Office Park, Ground Floor, Block B, 473 Lynnwood Road, Cnr Lynnwood Road and Sussex Avenue Lynnwood, 0081
Postal Address:	P.O. Box 74571 Lynnwood Ridge 0040
Contact Details:	Tel 012 470 9080; Fax 012 348 3447
Internet and Email:	www.faisombud.co.za info@faisombud.co.za

THE SHORT-TERM INSURANCE OMBUDSMAN

Name:	**The Short-Term Insurance Ombud**
Physical Address:	Sunnyside Office Park, 5th Floor, Building D, 32 Princess of Wales Terrace, Parktown
Postal Address:	PO Box 32334, Braamfontein, 2017
Contact Details:	Tel 011 726 8900 / 0860 726 890; Fax 011 726 5501
Internet and Email:	www.osti.co.za info@osti.co.za

Other Matters of Importance

- When applying for insurance all material facts must be accurately and fully disclosed. The accuracy and completeness of all answers, statements or other information provided by you or on your behalf, is the policyholder's responsibility.
- If the information about the broker and/or insurer was given orally, it must be confirmed in writing within 30 days.
- 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 a claim.
- Misrepresentation or non-disclosure of a material fact or the inclusion of incorrect information at the time of proposing for insurance may at any time lead to the avoidance of the policy from inception and a forfeit of all premiums paid.
- If your broker completes or submits any transaction requirement on your behalf, you should be satisfied as to the accuracy and completeness of the details.
- On request, you are entitled to be supplied with a copy (written or printed record) of any transaction requirement within a reasonable time.
- The premium and fees payable by you are disclosed on the schedule of this policy.
- Payment by Debit Order
  If the premium is paid by debit order and is dishonored by the bank:
  - As a result of your instruction to the bank to stop payment of the debit order, the policy will lapse on the last day of the month for which a premium was received.
  - For any other reason, a debit for two months premiums will be submitted to the bank the following month. If this debit is returned unpaid, the policy will lapse on the last day of the month for which premium was received.
- For a monthly paid policy, premiums are payable each month on the first day of the month.
- For an annually paid policy, the premium is payable on or before the policy's inception or renewal date (fifteen days grace period will be granted), failing which the policy will lapse on the day preceding the inception or renewal date.
- Your insurer may not cancel your policy merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.

Warnings

- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.
- Keep all documents handed to you.
- Ensure that you make sufficient notes when enquiring or communicating with your Broker.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you regarding relevant facts may influence your insurer on any claims arising from your contract of insurance.
- Always insist on confirmation of cover to you when taking out new insurance or adding assets to an existing policy.