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For attention: Miss D Sithole
Policy holder: Duduma Cleaning Services Cc
PO Box 3440
Pietermaritzburg
Kwazulu/Natal
3201

26 November 2015

Policy number: OT27120725

Dear Miss Sithole

Enclosed please find a Provisional Schedule reflecting the state of your policy as at 01 December 2015.

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

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SUMMARY OF INSURANCE AND PREMIUM

Policy number	OT27120725
Insurer	OUTsurance Insurance Company Limited
Suburb	Centurion
VAT registration number	4340147224
Company registration number	1994/010719/06

Policy holder	Duduma Cleaning Services Cc
VAT registration number	4950260440
Company registration number	2011/055354/23
Postal address	PO Box 3440 Pietermaritzburg 3201

Home telephone number	
Work telephone number	0333941030
Facsimile number	0333941030
Cellular number	0847487602
E-mail address	

Business type	Primary
Business description	Service & Repair - Cleaning Services
Business in force duration	4-5 Years
Accreditation	None
Annual turnover	R1,000,000
Number of employees	35

Premium payment frequency	Monthly
Premium collection day	3
Financial institution	FNB
Branch code and name	250655 FNB
Account holder	Duduma Cleaning Services Cc
Account type	Current Acc
Account number	623084*****

Inception date	01 December 2015
Renewal date	01 December 2016

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This schedule, together with your policy wording, 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.

Policy sections	Included	Monthly premium
Fire	No	
Office contents	No	
Business interruption	No	
Accounts receivable	No	
Theft	No	
Money	No	
Glass	No	
Fidelity	No	
Goods in transit	No	
Business all risks	No	
Accidental damage	No	
Public liability	No	
Buildings combined	Yes	R578.46
Employers liability	No	
Personal accident	No	
Motor (specified)	No	
Caravan	No	
Motorcycle	No	
Trailer	No	
Motor (liability)	No	
Electronic equipment	No	
Watercraft	No	

* Indicates sections with SASRIA cover included

Monthly premium	R578.46
Collection fee	R12.08
Policy fee	R0.00
Total premium	R590.54

VAT details

The total premium includes a **14% VAT amount of R72.52.** 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.

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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 **R2,125.94** and will be paid to you, should you remain claim free, on **30/11/2018**. Changes on your policy may affect the value of your OUTbonus.

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ALL PREVIOUS INCIDENTS

Previous incidents

The following incidents occurred:

Previous incidents
None

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PREVIOUS INSURANCE HISTORY

Important underwriting information declared by you is displayed below. This information influences the premium and the acceptance of your risk. Please check this carefully and make sure the information is true and complete. Please inform us immediately of any changes to your circumstances that may influence whether we give you cover, the conditions of cover or the premium we charge.

Previous insurance history	
Currently covered	No
Cover duration	None
Previous insurer	N/A
Previously cancelled	No
Cancellation reason	None

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PUBLIC LIABILITY

Cover details	Sum insured	Premium
Public liability	R5,000,000	R411.86
Retroactive date: Optional		

Additional perils	Sum insured	Premium
Additional claims preparation costs	R10,000	Included
Breakout of animals		Optional
Dispensing of incorrect fuel		Optional
Hunting liability		Optional
Legal defence costs		Optional
Liability - defective products	R5,000,000	R22.80
Liability - defective workmanship	R5,000,000	R143.80
Professional indemnity		Optional
Veldfires liability		Optional
Wrongful arrest		Optional

Total premium	**R578.46**

Annual aggregate limits

The following annual aggregate limits apply:

Annual aggregate limits	
Liability - defective products	R5,000,000
Liability - defective workmanship	R5,000,000

First amounts payable

This is the amount you pay on each and every claim; only one excess is payable. When you claim for additional/included perils and the excess noted differs, then only the highest excess will apply.

Basic excess	% of claim	Minimum	Maximum
Public liability	0.0%	R1,000	R1,000

Previous incidents

Public liability incidents and claims in the last three years:

Previous incidents
None

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Special conditions

- 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.
- Liability arising from any advice or treatment of a professional nature is not covered.
- There is no cover for damage to any underground cables, pipes and conduits while digging trenches. This cover is available at an additional premium.
- There is no cover for liability arising from work done by sub-contractors unless specifically noted in the schedule.

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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 licence number: 896). Any reference to "policy" in this notice refers to your OUTsurance Policy. Please note: this disclosure does not form part of the insurance contract.

As a short-term insurance policy holder 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	Insurance Fraud Line	08 601 02 117

How to lodge a claim: all claims are lodged telephonically. Contact 08 600 70 000. Refer to **Your OUTsurance Policy** in the Policy 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.
- You are entitled to a copy of the Policy 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 favour 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. Non-payment of premiums may lead to your Policy being cancelled or cover being suspended.
- 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 may 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 Policy Holder Protection Rules you may contact our Compliance Officer on +27 (12) 675 4860 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 74571	Website	www.faisombud.co.za
Lynnwood Ridge	Telephone	0860 324 766
0040	Fax	+27 12 348 3447
	Email	info@faisombud.co.za