CSM International

Insurance is our Mission

FSP 13240

Authorised Financial Services Provider

| Physical address: | Postal address: |
| --- | --- |
| 11A Lanzerac Street, Sonneveld Estate | P O Box 4264 |
| | |
| Sonneveld | Dalpark |
| Brakpan | |
| 1541 | 1543 |

| Company reg no: | FSP no: | Vat.Reg no: | Telephone: | Fax number: | Email address: |
| --- | --- | --- | --- | --- | --- |
| 2007/008221/07 | 13240 | 4140232259 | 011 743 2888 | 0861 524 6234 | csmint@csmint.co.za |

# Commercial Policy Schedule

| | | | |
| --- | --- | --- | --- |
| Insured name: | Expressive Through the Line Agency | Registration Number | B1998/002594/23 |
| Postal address: | Office AO107 Elarduspark Shopping Centre<br>837 Barnard Street<br>ELARDUSPARK<br>PRETORIA<br>0181 | Insured E-mail | csmint@csmint.co.za |

## Policy Details:

| | |
| --- | --- |
| Insurer: | Western Insurance Pty Ltd |
| Main insurer no: | CO91324S |
| Policy no: | CSMC01012 |
| Inception date: | 01 Nov 2017 |
| Review date: | 01 Nov 2025 |
| Cover dates: | 01 Aug 2025 - 31 Aug 2025 |
| Policy type: | Monthly |
| Policy Status : | Active |

**Full insured details:**

Expressive Through the Line Agency

**Business description:**

Brand Activations and Promotions

**Territorial limits:**

All premises as stated in each section owned or occupied or used by the insured for the purposes of the Business, all situated in the Republic of South Africa, Namibia, Swaziland, Botswana, Lesotho, Zimbabwe, Mozambique and Malawi.

| Summary of sections | | | | |
|---|---|---|---|---|
| Policy sections | Indicate Yes/No as applicable | First premium | Premium | Additional / refund premium |
| Fire | No | | | |
| Building Combined | Yes | | | |
| Office Content | Yes | | | |
| Business Interuption | No | | | |
| Accounts Receivable | No | | | |
| Theft | No | | | |
| Money | No | | | |
| Glass | No | | | |
| Fidelity | No | | | |
| Goods in Transit | No | | | |
| Business All Risk | No | | | |
| Accidental Damage | Yes | | | |
| Public Liability | Yes | | | |
| Passenger Liability | No | | | |
| Employer Liability | Yes | | | |
| Stated Benefits | No | | | |
| Personal Accident | No | | | |
| Motor Specified | Yes | | | |
| Motor Fleet | No | | | |
| Electronic Equipment | No | | | |
| Internal Risks | No | | | |
| External Risks | No | | | |
| Machinery Breakdown | No | | | |
| Deterioration of stock | No | | | |
| Householders | No | | | |
| Motor Excess Reducer | Yes | | | |
| Credit Shortfall | No | | | |
| Total Loss | No | | | |
| Mr. Rim and Tyre | Yes | | | |
| Motor Warranty | No | | | |
| Scratch Protection | No | | | |
| Car Hire | Yes | | | |
| Premier Top Up Cover | Yes | | | |
| House Owners (Buildings) | No | | | |
| Personal All Risk | No | | | |
| Credit Shortfall | No | | | |
| Personal Liability | No | | | |
| Special Risks Section | No | | | |
| Global choices Assist | Yes | | | |
| **Total:** | | | | |

| | | | |
|---|---|---|---|
| **Sub-Total Sasria** | | | |
| System fee | | | |
| **Sub-Total Fees** | | | |

| | |
|---|---|
| Total: | |
| Commission included: | |

| | |
|---|---|
| VAT included: | |

1) 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.
2) All sums insured and premiums are inclusive of V.A.T. at 15.00.00% where applicable.

At first issue of this policy (or any section thereof) please check to ensure that all pages of all included sections are contained in this document.

At renewal or revision, policy wordings will not be re-issued. This schedule will be updated and re-issued as necessary together with any section schedule, which may have changes.

| | |
|---|---|
| VAT reg No. : | 4320197124 |
| **Schedule number:** | 46 |

| Endorsements applicable to this policy | | |
|---|---|---|
| **Endorsement number** | **Description** | **Effective date** |
| 6 | General Exception | 01 Jul 2020 |

**Public Liability**

Contractors Exclusion - This Section does not cover liability for injury or damage

arising from:

1) the presence of the insured on a contract site for the purpose of building, constructing, erecting or installing any property.

2) caused during the period of such contract or any subsequent contractual maintenance period

3) caused on such contract site unless the sole purpose of the insured was for repair or maintenance

| **Risk item description:** | **Effective date:** | | | |
|---|---|---|---|---|
| Public Liability | 01 Nov 2017 | | | |
| | | | Sum Insured | Premium |
| | | | 1 258 772 | |
| **Public Liability** | | | | |
| | | Turnover | Rate | Premium |
| **Limit of Indemnity** | 1 008 772 | 0 | 0.000000 | |
| **Products Liability (Turnover)** | 1000000 | 0 | 0.000000 | |
| **Turnover** | 0 | | | |
| **Defective Workmanship (Wages)** | No | | | |
| **Limit** | 0 | 0 | | |
| **Legal Defence Cost** | Yes | 250 000 | 0.000000 | |
| **E.C. Liability** | No | | | |
| **Wrongful Arrest / Defamation** | Yes | 50 000 | 0.000000 | |
| Contractors Work Away | Yes | | 0 | |
| **Other** | No | | | |
| **Other Description** | | | | |
| **Basis of cover** | Claims Made | Yes | Occurence | No |
| **Retro Date** | 01 Nov 2017 | | | |
| **Claim preparation costs** | Yes | Amount | 25 000 | |
| **First Amount Payable** | | | | |
| | Products Liability | 0.00 | Defective Workmanship | 0.00 |
| | EC Liability | 0.00 | Other | 0.00 |
| **First Amount Payable** | | | | |
| **Additional Excess** | | | | |
| **Memorandum** | | | | |
| | Contractors Exclusion - This Section does not cover liability for injury or damage arising from:<br>1) the presence of the insured on a contract site for the purpose of building, constructing, erecting or installing any property.<br>2) caused during the period of such contract or any subsequent contractual maintenance period<br>3) caused on such contract site unless the sole purpose of the insured was for repair or maintenance | | | |
| | | | | |

| | Sum Insured | Premium |
|---|---|---|
| **Total per section:** | **1 258 772** | |

| Endorsements | |
|---|---|
| **Endorsement number: 6** | **This endorsement is effective from 01 Jul 2020** |

General Exception: Loss or Damage caused directly or indirectly by contagious or infectious disease.

With effect from 01 July 2020 the following exclusion is added to the General Exceptions set out in the General Terms and Conditions section of this policy and supersedes anything to the contrary contained therein.

Notwithstanding any provision of this policy including any Specific Exclusion, Exception or Extension or other provision not included herein which would otherwise override a General Exclusion, this policy does not cover death, injury, sickness, loss, liabilities, Damage/s, cost or expense of whatsoever nature (including indirect losses and consequential losses) directly or indirectly caused by, resulting from, in consequence of, in anyway involving, happening through, arising out of or in connection with, or to the extent contributed to by:

1.any contagious or infectious disease, illness, virus, bacteria or any mutation or variation of any of the aforesaid; and/or
2.any declared or classified epidemic or pandemic of whatsoever nature or cause; and/or
3.the imposition of quarantine, isolation or other restrictions in movement of people, goods and/or animals by a local, municipal, regional or government authority (whether national or international) or any other body or agency; and/or
4.any travel advisory or warning being issued by a national or international government or any other body or agency; and /or
5.any fear or threat (whether actual or perceived) of any of the events contemplated in (1), (2), (3) and/or (4); and/or
6.any action taken in controlling, preventing, suppressing or in any way relating to any the events contemplated in (1), (2), (3), (4), and/or (5).

If the Company alleges that by reason of this General Exclusion, any death, injury, sickness, loss, liability, Damage, cost or expense of any type whatsoever is not covered by this policy, the burden of proving the contrary rests on the Insured.

All other terms and conditions of the policy remain unchanged.

*CSM Commercial Assist offers members full peace of mind in the event of an Emergency.*

*Call **0861 937 254** for assistance.*

*In the unlikely event of Telkom lines being down, please contact **071 884 5467** for assistance in an Emergency.*

## ROADSIDE ASSISTANCE

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance Service Providers who will assist with roadside emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

**Vehicles up to 3500kgs**

**Should the member find themselves stranded because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:**

**Flat Battery**
The Call Centre will arrange to have the vehicle jump started. If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety.

New vehicle models that are still under warranty should not be jump started; the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety.

**Keys locked in Vehicle**
The Call Centre will arrange to open the vehicle and retrieve the car keys. This service will be arranged up to a 60km roundtrip (from starting point to the point of dispatch).

If the Call Centre cannot resolve the problem at the scene, the vehicle will be towed by an appointed Service Provider to the nearest most appropriate place of repair or safety.

**Flat Tyre**
The Call Centre will arrange to have the tyre changed using the member's spare tyre. In the event that there is no spare tyre, the Call Centre will arrange for the vehicle to be towed to the nearest approved repairer or fitment centre.

**Run out of fuel**
The Call Centre will arrange for fuel to be delivered to the member. The Call Centre will supply up to 10 litres of fuel for the member's account.

**Mechanical and Electrical Breakdown**
The Call Centre will tow the vehicle to the nearest franchised dealer (if under warranty) or to the nearest repairer.

**Accident Tow**
In the event of an accident, the Call Centre will arrange for the vehicle to be towed to the nearest insurance approved motor body repairer (MBR) from the accident scene. The Service is facilitated within a 100km round-trip (from starting point to the point of dispatch).

**Storage**
The Call Centre will arrange for the safe storage of the vehicle overnight, public holidays or weekends where necessary. On the next working day, the vehicle will be relocated to the nearest approved dealer or repairer. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).

**Transmission of Urgent Messages**
The Call Centre will relay messages of delay or changed arrangements to a nominated family member, employee or business colleague at the member's request.

**EXTENDED ROADSIDE TRIP INTERRUPTION SERVICES**

**Should the member find themselves stranded 100km or more from home or office because of a vehicle breakdown or an accident, the Call Centre will arrange one of the following services:**

**Courtesy Transport**
A 24-hour, Group B rental vehicle can be arranged for the member by the Call Centre. In order to secure the booking on behalf of the member, the member needs to have a valid driver's licence and credit card.

**Vehicle Repatriation**
Should the member choose the car-rental option and continue his or her journey while the vehicle is being repaired, the Call Centre will arrange 24-hour, group-B car hire to collect the vehicle after the repairs are complete. The cost of fuel will be for the member's account.

**OR**

**Hotel Accommodation**
The Call Centre will arrange for one night's hotel accommodation for the driver of the vehicle at one of the Call Centre's preferred providers in the area.

**ROADSIDE ASSISTANCE TERMS AND CONDITIONS**

- Services will only be rendered to validated members.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- Roadside assistance services are only available in the event that the breakdown or accident occurs in South Africa, Lesotho or Swaziland. The Call Centre will not refund breakdown or accident assistance charges for incidents that occur in any other country.

- The service extends to the towing of one vehicle and a trailer or caravan. Multiple tows (e.g. where the member requires the vehicle and the trailer or caravan to be towed) will be arranged under individual incident limits. Second Tows will be for the member's account (this excludes tows that are a continuation of the first tow due to a vehicle that was towed after-hours / over weekends / public holidays).
- Mechanical Breakdown services are offered whether the vehicle breaks down at home, the office or on the road.
- Battery replacement costs are for the member's account
    - Limited to South African territory only
- The additional per kilometre rate is subject to change in accordance with fuel price fluctuations.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- In the event of a mechanical or electrical breakdown, the vehicle is to be towed to the closest franchised dealer or repair centre from the scene of the breakdown per the limits specified.
- A member will only be entitled to courtesy transport and overnight accommodation benefits if the vehicle was towed by the Service Provider and when the member is more than 100 km away from his/her permanent place of residence/office.
- An Accident shall be defined as damage to one or more body panels (which will require repair in a body shop) as a result of a collision with another vehicle or object. An accident shall also include instances where the engine catches fire, or where impact with a pothole, kerb or pavement results in damage to the suspension, wheels or undercarriage (and not necessarily the body panels), and where it is clear to the member and the Service Provider that the damage is of an insurable risk nature, irrespective of whether or not the car is insured. In instances of doubt the Service Provider shall arbitrate on this latter definition. In the event of the accident being caused by mechanical failure, and in essence where the vehicle under these descriptions is non-driveable, the incident will be considered to be an accident.
- In the event of an accident, the vehicle is to be towed to the closest insurance approved motor body repairer (MBR) from the scene of the accident per the limits specified.
- The member will be liable for any costs related to the breaking of window glass should there be no other way to gain access to the vehicle to tow.

**Exclusions:**

- Vehicles not in a roadworthy condition.
- If the total mass of the vehicle exceeds 3500kgs (including the load on board) a more suitable towing vehicle will be needed and as such the member or driver will be liable for additional tow cost attributed to the towing. This is payable to the Service Provider at the time of incident.
- Taxicabs and limousines, Recreational Vehicles (RVs), or any vehicles in tow.
- Service for any trailer which must be separated from the truck tractor.
- Service to vehicles with expired safety inspection sticker(s), licence plate sticker(s), and/or emission sticker(s) where such stickers are required by law.
- Vehicles located at storage facilities.
- Cost of parts, replacement keys, replacement tyres, batteries, fluids, lubricants, cost of installation of products, materials, toll fees, and any additional labour relating to towing.
- Any fees relating to the dismount/mounting of a drive shaft.
- Tyre repair.
- Tyre replacement at any location other than a roadside disablement site.
- Cost of the replacement tyres and its installation.
- Any and all taxes, tolls or fines.

- Non-emergency towing or other non-emergency service including but not limited to mounting or removing of any tyres, snow tyres, off-road tyres, chains or similar items.
- Shovelling snow from around a vehicle.
- Service when a vehicle is snowbound in unploughed areas such as snowbanks, snowbound driveways or curb side parking.
- Damage or disablement due to flood, fire, or vandalism.
- Vehicles located at a place of repair.
- Service on a vehicle that is not in a safe condition to be towed or serviced or that may result in damage to the vehicle if towed or serviced.
- Towing done by other than a licensed Service Provider, vehicle storage charges or a second tow for the same disablement.
- Towing or service on roads not regularly maintained, such as sand beaches, open fields, forests, and areas designated as not passable due to construction, etc.
- Towing at the direction of a law enforcement officer relating to traffic obstruction, impoundment, abandonment, illegal parking, or other violations of law.
- Towing for the purpose of disposal (e.g. salvage facility).
- Towing of a vehicle off a boat dock or marina unless such facilities are used for intermodal and ocean freight purposes.
- Transportation for the member to the vehicle for a service or from the vehicle to another destination after the service has been rendered.
- Services may not be requested from a dealer or repair facility.
- Service will not be rendered in the event of emergencies resulting from the use of intoxicants or narcotics, or the use of the vehicle in the commission of a crime.
- Repeated service calls for a vehicle in need of routine maintenance or repair.
- Services received independently without prior authorization.

**The Service Provider does not refund:**

- Labour, overtime or cellular-phone charges, toll-gate fees, call-out fees, weekend levies, storage charges, hitching/salvage/recovery (defined as an insurable risk related to accessing the vehicle) fees and the cost of spare parts.
- Repair charges
- Charges for assistance rendered by a private person or any Service Provider unless that Service Provider is appointed by the Call Centre.
- Charges for assistance required due to participation in a motorised-sporting event.

# MEDICAL ASSIST ACCESS

**Personal Health Advisor / 24-Hour Health Advice**

Personal Health Advisor is a healthcare service providing unlimited access to qualified nurses 24 hours a day. Members benefit from:

**Service Benefits:**

- Emergency medical advice.
- Assessment of symptoms and referral to the most appropriate healthcare professional.
- Knowledge on all aspects of healthcare including home care remedies with scheduled follow-up assessment calls, if required.
- Explained medical terms, results of tests and information relating to medication.
- Counselling for chronic ailments and diseases to minimise the impact of these conditions on daily life.

- Access to one of the most widely searched and referenced drug and poison databases in South Africa.
- Telephonic trauma debriefing and referral to a trauma counsellor, where necessary.
- Access to a pre-recorded audio health library for information on a range of medical topics.

**Terms and conditions**

- Access to the service is available to valid members only.
- Based on symptom assessment, the Call Centre may refer a member to a medical professional. Any costs incurred for services rendered by a medical professional are to be paid by the member.
- Symptom assessments are made based on the information provided by the member at the time of the call and can only be as accurate as the information provided by the member.

**Emergency Medical Services**

In the event of a medical emergency, the Call Centre can be contacted 24 hours a day to arrange emergency medical assistance and transportation. All costs will be for the member's medical aid or their own account.

*Please note: Medical Assistance is only valid for emergencies within the borders of South Africa.*

## EMERGENCY OFFICE ASSISTANCE

The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with office emergencies. The services are only applicable when the service is requested through the Call Centre. Parts, repairs, maintenance services and such other goods and services as indicated below are not included. The Call Centre may, depending on the circumstances, elect to incur the costs of certain items on the member's behalf and recover such costs from the member.

Please note that this product does not constitute an insurance product and the Call Centre therefore does not in any way indemnify the member against losses, liability, expenses or damages suffered.

**Service Description**

This service a 24-hour helpline providing assistance for emergency office repairs that need to be carried out and that could result in consequential damage. It may also refer to a situation where a member has no access to essential services such as electricity, hot water or sanitary use.

**Service Providers are dispatched when emergency repairs are required for the following components:**

- Electrical
- Plumbing
- Locksmith
- Glazier
- Tree Felling
- Beekeepers
- Pest Controllers - Borer Beetle /Thatch Lice/ Dust Mites/ Cockroaches /Fleas Fish Moths/ Ants/ Ticks / Bedbugs/ Rodents- ONLY

**Electrical Repairs include:**

- Distribution boards, circuits, main cables causing power failures
- Earth leakage relays causing power failures
- Geyser connections, thermostats and elements
- Plug points causing power failures
- General wiring
- Light fittings or switches causing power failures
- Lightning strikes on wiring causing power failures
- Burnt connections
- Connections to all electrical motors (e.g. electric gate motor) causing power failures
- Municipal connections inside of the property causing power failures

**Electrical Repairs exclude:**

- Electric gates and doors
- Jacuzzi, swimming pool or borehole pumps
- Air conditioners and commercial refrigeration
- Repairs not complying with regulated specifications such as SABS and others
- Geyser solar panels
- Gas Stoves

**Plumbing Repairs include:**

- Visible burst water connections and pipes
- Municipal connections inside the property
- Blocked drains, toilets, baths and sinks
- Geyser overflow valves (lacto and pressure release)

**Plumbing Repairs exclude:**

- Jacuzzis, swimming pools or boreholes;
- Leak detection inspection;
- Repairs not complying with regulated specifications such as SABS or others;
- Gas Geysers.

**Locksmith Repairs include:**

- Keys broken off or lost for the main entrance or exit to a office.

**Locksmith Repairs exclude:**

- Burglary incidents;
- Outbuildings;
- Padlocks;
- Safes.

**Glazier Repairs include:**

- This is a 24-hour help line, offering assistance where a glazier is dispatched to ensure that damaged building glass can be professionally replaced
- Broken or badly cracked windowpanes which could result in access to the office

**Glazier Repairs exclude:**

- No materials are included, and this is for the member’s account (e.g. the actual glass etc. is for the member’s account)

**Tree Fellers/Beekeepers and Pest Controllers**

- Facilitated up to the incident limits only and only within day light hours. Please note that each case will be managed on an individual basis and is highly dependent on visibility, weather and seasonal conditions.

**Terms and Conditions**

- The member will be assisted up to 3 incidents per annum with the call out and first hour of labour.
- The benefit period is one calendar year, and the benefit does not accumulate, but is a maximum amount per incident.
- Emergency repairs outside of the office are not included i.e. private residence, public buildings or outbuildings not attached to the main building etc. are not included.
- A repair incident is considered per service category, e.g. if an electrician is called out to repair a fault on a distribution board, as well as an electrical connection, this is treated as one callout.
- Each service will be managed on an individual basis and is highly dependent on traffic, weather and correct information being received.
- All services must be authorised, arranged and managed by the Call Centre. Any costs incurred through arrangements made by the member without prior authorisation from the Call Centre fall outside of the benefit entitlement.
- The services exclude maintenance (of any kind) and the costs of any materials required, which is for the member's account.
- Service guarantees vary and are on the service provider's invoice.

## HCV ROADSIDE ASSISTANCE

**This benefit is included with all insured vehicles in excess of 3.5 Tons and up to 9 Tons.**

**In the event of a mechanical or electrical breakdown or accident the following services are offered:**

- Towing to the nearest repairer or place of safety up to the limits provided by CSM Commercial Assist.
- Load Recovery and Spillage incidents can be quoted on separately.
- The towing service can be arranged within the borders of South Africa. All other territories cross border (including Lesotho and Swaziland) can be quoted on per request.

**Please Note:** Only towing related incidents can be supported.

western

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (NO. 37 OF 2002)

IMPORTANT INFORMATION THAT MUST BE READ CAREFULLY

CLIENT NAME : Expressive Through the Line Agency
POLICY NUMBER : CSMC01012

General Information

The Financial Advisory and Intermediary Services Act (FAIS) requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries and brokers) with a General Code of Conduct and was introduces to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider (if applicable) render financial services honestly, fairly, with due skill, care and diligence and in your interests and the integrity of the financial services industry.

You will receive a Disclosure Notice at the inception of your policy and at each subsequent Renewal (or Anniversary) date. Points 1 and 2 of the Disclosure Notice relate to details about your Financial Services Provider and Product Supplier, points 3 and 4 provide additional general information and the final points refer to details about the Ombuds and the Registrar. You are entitled to this information and should you experience any difficulties in obtaining required details, please contact your Financial Services Provider or nearest Western National office for further assistance.

Note: Before accepting a quote at inception for any new business, you are entitled to read or to obtain a copy of the policy wording should you so wish – a copy can be provided upon request before you conclude the new business transaction.

Procedures for Registering Claims or Complaints

Procedures for the submission of claims are detailed in your policy document and are important. If you have difficulties in determining the correct procedures, please contact your Financial Services Provider or Product Supplier for assistance. Generally, you are required to advise the Product Supplier within a prescribed number of days of a loss, provide written details of the loss, provide proof in support of a claim, report theft to the police and provide any other details that may be required by the Product Supplier.

In addition, the policy wording does have certain restrictions and obligations regarding your rights following rejection of a claim.

If you are not satisfied with the information that you are provided with upon your request, you may choose to contact your nearest Western National office, lodge a complaint at the Western National website (www.westnat.com) or Financial Services Provider for assistance. Should you remain dissatisfied with the assistance provided, then you may contact our Compliance Officer at the address provided on the Disclosure Notice. In addition, the address of the Registrar of Short-Term Insurance is provided should your complaint still not be satisfactory resolved.

Name, Class or Type of Policy

Full details about the name, class and type of policy involved are reflected on your policy schedules and are also contained in the policy wording. Policy schedules should always be read in conjunction with the policy wording. Should you require any explanation about the terms, conditions, provisions, premiums, first amount payable (or deductibles) or any other information, please contact your Financial Services Provider or Western National for assistance.

Extent and Nature of Premium Obligations

Your policy document reflects the premiums payable, the due date of payment and the frequency of payment (e.g. monthly or annually). When amendments are made to policy, an additional or refund premium may become due and such amounts are also reflected on the policy schedules. All premiums are inclusive of Value Added Tax at the prescribed rate.

Some Financial Services Providers are authorised to accept premium payment on behalf of Product Suppliers and should your Financial Services Provider be authorised to do so, then you may make payment to such Financial Services Provider. Where a Financial Service Provider is not authorised to receive payment on behalf of the Product Supplier, your payment should be made in favour of the Product Supplier. Should you not operate through a Financial Services Provider, then your payment should be made directly to your Product Supplier. In the case of monthly premiums by debit order, payment is usually made to the Product Supplier directly, unless you have authorised such payment via your Financial Services Provider or other third party, who have authority to collect premium on behalf of the Product Supplier.

Consequences of Non-payment of Premiums

The due date for the payment is reflected on your policy schedule, renewal notice or premium advice as the case may be. Your payment should be made on or before the due date reflected to avoid the cancellation of the policy at midnight on the day before the due date.

First Amounts Payable (also known as Excesses or Deductibles)

It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedules or wording contain the amounts that you pay as a portion of a claim amount and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.

Local Branch Details

You have been provided with details of our Head Office on the Disclosure Notice. Details of the branch through which your business is transacted is reflected on all Western National letterheads and is also reflected on the Disclosure Notice under the heading of "Local Branch Details".

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(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:

| Disclosure Notice | Information |
|---|---|
| <u>1. About YOUR Financial Services Provider (The Broker)</u> | <u>Information</u> |
| A. Contact Details<br>a. Company: *CSM INTERNATIONAL*<br>b. Postal Address: *P.O. Box 4264, Dalpark, 1543*<br>c. Physical Address: *3 West Street, Sonneveld Estate*<br>d. Registration No: *2007/008221/07*<br>e. VAT No: *4140232259*<br>f. Tel Work: *011 743 2888 / 999*<br>g. Tel Home: *083 266 6246*<br>h. E-Mail: *csmint@csmint.co.za*<br>i. FSP No: *13240*<br>B. Legal status of your broker<br>C. Whether services are rendered under supervision<br>D. Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration was received from the insurer<br>E. Whether professional indemnity insurance is held<br>F. Details of broker's complaints procedure<br>G. Details of broker's compliance arrangements<br>H. Rand amount of fees, commissions etc. payable<br>I. Contractual arrangement with Western National including restrictions or conditions | • This information must make it clear which entity accepts responsibility for the actions of the broker or representative who has advised you.<br>• The broker or representative must disclose whether his service to you is rendered under supervision of another person.<br><br>Your insurance broker should provide this information to you within a reasonable time from the time you are provided with a quotation, take out a policy or amend your policy.<br><br>If your broker does not do so after you have requested it, please contact the Financial Services Board. |
| <u>2. About the Product Supplier (Insurer)</u> | <u>Information</u> |
| A. Name, address, contact details of Product Supplier<br>B. Details of how to submit a claim<br>C. Details of the complaints resolution procedure of the Product Supplier<br>D. Details of the legal compliance department<br>E. Type of policy involved<br>F. Premium obligations assumed by you as policyholder<br>G. Manner of payment of premium, due date and consequences of non-payment | A. Western National<br>P.O. Box 5881<br>TYGERVALLEY<br>7536<br>2ND FLOOR<br>THE CLIFFS<br>3 NIAGARA ROAD<br>BELLVILLE<br>CAPE TOWN<br>7536<br>Tel: 086 193 7628<br>B. Contact your broker or nearest Western National office as indicated below under "Local Branch Details"<br>C. www.westnat.com or contact a Western National branch or office<br>D. <u>Contact details of our Compliance Officer:</u><br>Charmaine Terblanche – Moonstone Compliance (Pty) Ltd, Practice No 188<br>PO Box 12662, Die Boord, Stellenbosch, 7613 Republic of South Africa<br>Tel: 0832803756<br>E. Your policy document contains the name, class and type of policy<br>F. You agreed to pay the premium. The amount due, the frequency of payment and the due date are contained in the schedule.<br>G. If you do not pay the premium on or before the due date, cover will be cancelled from midnight on the day before the due date. |
| <u>3. Other matters of importance</u> | |
| A. You must be informed of any material changes to the information referred to in paragraphs 1 and 2. | |

B. If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
C. Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
D. If your premium is paid by debit order, the debit order must be in favour of either the intermediary or the Product Supplier (insurer) and may not be transferred without your approval.
E. The Product Supplier (insurer) must give you 30 days' notice in writing of its intention to cancel your debit order.
F. The Product Supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
G. The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.
H. You are entitled to a copy of your policy free of charge.

4. Warning

A. Do not sign any blank or partially completed application form
B. Complete all forms in ink
C. Keep all documents handed to you
D. Make notes as to what is said to you
E. Ask for a letter of representation from your adviser
F. Do not be pressurised into buying the product
G. Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance.

| 5. Particulars of FAIS Ombud | Information |
|---|---|
| | PO Box 74571,<br>Lynwood Ridge,<br>0040<br>Telephone: (012) 470-9080<br>Facsimile: (012) 348-3447<br>Email: info@faisombud.co.za<br>Web Site: www.faisombud.co.za |
| 6. Particulars of Short-Term Ombud for Personal Business and Commercial Business on a Limited Basis | PO Box 32334,<br>Braamfontein,<br>2017<br>Telephone: (011) 726-8900<br>Facsimile: (011) 726-5501<br>Web Site: www.osti.co.za |
| 7. Particulars of Registrar of Short-Term Insurance | Financial Sector Conduct Authority<br>PO Box 35655,<br>Menlo Park,<br>0102<br>Telephone: (012) 428 8000<br>Toll Free: 0800 11 04 43<br>0800 20 20 87<br>Facsimile: (012) 346 6941<br>Web Site: www.fsca.co.za |

## Local Branch Details

Should you need to contact your local branch of Western National (Pretoria), the contact and address details are:

| | |
|---|---|
| A. Physical Address:<br>Unit 001 Block A<br>Montana Office Park<br>33 Calliandra Street<br>Montana<br>Pretoria<br>0151<br>B. Postal Address:<br>Western National<br>P.O. Box 908434<br>MONTANA<br>0151 | C. Telephone: 012 523 0900<br>D. Facsimile: 012 523 0909 |

Should you have requested cover provided by SASRIA LIMITED then you are entitled to details as follows:

| SASRIA Limited | Compliance Department | Claims Procedures |
|---|---|---|
| Registration No: 1979/000287/30<br>Postal Address:<br>PO Box 7380,<br>Johannesburg<br>2000 | If you have any complaints about Western National regarding SASRIA cover then you may contact:<br>Compliance Officer:<br>Ms. Nomsa Wabanie | In the event of a claim, all relevant documentation relating to your claim must be submitted to Western National at the |

| | | |
|---|---|---|
| Physical Address:<br>47 Wierda Road West,<br>Wierda Valley,<br>Sandton,<br>2196<br>Telephone No: (011) 881-1300<br>Facsimile No: (011) 783-0781<br>Email Address: info@sasria.co.za<br>Website: www.sasria.co.za | The Manager: Technical and Claims<br>SASRIA Limited,<br>PO Box 7380,<br>Johannesburg,<br>2000<br>Telephone No. : (011) 881-1311<br>Email Address: nomsaw@sasria.co.za<br>Complaints: complaints@sasria.co.za | address indicated under the heading of "Local Branch Details". |

western
Rethink Insurance

# WESTERN COMMERCIAL QUOTATION

## EXCESS STRUCTURE

### Fire Section:

Flat R1 000

### Buildings Combined Section:

Geyser & all related damage Excess: R 1 000

Basic Excess: R1 000

Sanitaryware Excess: R 250.00

### Office Content Section:

Basic Excess: 10 % of Claim MinimumR 500.00

Theft by forcible & violent entry or exit: 10 % of Claim MinimumR 500.00

### Accounts Receivable Section:

Duplicate records

### Theft Section:

Basic Excess: 10 % of Claim Minimum R 500.00

Locks & Keys - Excess: R 1000.00

### Money Section:

In respect of money contained in a locked safe or strongroom whilst on the premises stated in the schedule and outside the hours during which the commercial operations of the insured are conducted (i) In respect of any specified safe or strongroom stated hereunder; Description of Safe / Strongroom: (ii) In respect of any safe or strongroom not specified in 2 (i) above, the limits shall be according to the grading of such safe or strongroom as follows:

No S.A..B.S. Grading: R 5000
S.A.B.S. Category 1 Grading: R10 000
S.A.B.S. Category 2 Grading: R20 000
S.A.B.S. Category 2 HD Grading: R40 000
S.A.B.S. Category 2 ADM Grading: R100 000
S.A.B.S. Category 2 ADM Grading D3: R125 000
S.A.B.S. Category 3 Grading: R175 000
S.A.B.S. Category 4 Grading: R350 000
S.A.B.S. Category 5 Grading: R500 000

Locks & Keys: Excess R 200

Basic Excess: 10% of Claim Minimum R500

### Glass Section:

Basic Excess: 25 % of Claim Minimum R 250.00

### Fidelity Section:

**Compulsory First Amount Payable:**

The amount payable under this Section in respect of a Defined event involving one employee or any number of employees acting in collusion shall be reduced by
(a) 2% of the aggregate of the sum insured under this Policy and the declared policy or R 60,000 whichever is the lesser,
plus
(b) 10% of the amount payable after deducting the first amount payable due in (a) above.
Both amounts shall be borne in by the insured in full and remain uninsured.

| **Computer Losses First Amount Payable:** | |
|---|---|
| The percentage shown in (b) of the compulsory first amount payable clause is increased from 10% to 20% if the Defined<br>event results from the dishonest<br>(i) manipulation of;<br>(ii) input into;<br>(iii) suppression of input into;<br>(iv) destruction of; or<br>(v) alteration of<br>any non-networked micro/personal computer programme, system, data or software by any insured employee whoseduties involve the management, supervision, design, creation or alteration of computer systems or programmes. | |
| **First Amount Payable For Losses Discovered More than 12 Months After They Were Committed** | |
| If any defined event is discovered more than 12 months after: | |
| **If losses are discovered more than 12 months after been committed but Not more than 24 Months Thereafter** | |
| (a) From 2% to 4% | (b) From 10% to 15% |
| Computer Losses | From 20% to 30% |
| **If policy has been extended to cover that part of losses discovered more than 24 months after being committed but not more than 36 months thereafter** | |
| (a) From 2% to 5% | (b) From 10% to 20% |
| Computer Losses | From 20% to 35% |
| Notwithstanding the above, the insured may opt to claim only for that part of the loss which was discovered in a lesser period, in which case the first amount payable applicable for the corresponding lesser period will apply. | |
| **Goods in Transit Section:** | |
| Basic Excess: 5% of Claim Minimum R1500<br>Hijack Excess: 25% of Consignment / Claim | |
| **Business All Risk Section:** | |
| Laptops and Portable Electronic Devices Excess: 10% of Claim Minimum R 1 000<br>Cellphone Excess: 10% of Claim Minimum R 500<br>Other Items Excess: 10 % of Claim Minimum R 500.00 | |
| **Accidental damage Section:** | |
| Basic Excess: Flat R 2 500 | |
| **Public Liability Section:** | |
| General & Tenant Liability 10% of claim min R2 500 maximum R25 000<br>Legal Defence Costs Excess: R 1 000.00<br>Wrongful Arrest & Defarmation Excess: R 1 000.00<br>Work away: Flat R2500<br>Defective workmanship: R5000<br>Product Liability 10% of claim min R2 500 maximum R25 000<br>Spead of Fire 10% of claim Minimum R5 000 maximum R25 000 | |
| **Employers Liability Section:** | |
| Basic Excess: Flat R5 000 | |
| **Cup Liability Section:** | |
| Public Liability | Flat R2 500.00 |
| Products Liability | Flat R5 000.00 |
| Employees Liability | Flat R5 000.00 |
| **Stated Benefits/Group Personal Accident Section:** | |
| 7 days Excess | |

| Motor Section: |
|---|
| **Motor Private Cars Excesses: Comprehensive** |
| Basic: 5% of claim, min R 2 500.00<br>Drivers Licence less than 2 years: **Additional** R 1 500.00<br>Driver under the age of 25: **Additional** R 1 500.00<br>Windscreen: 25 % of claim, min R 350.00<br>Theft / Hijack: **Additional** R 2 500.00 if vehicle not recovered/ Waive Excess if Fitted with Tracking Device<br>All vehicles above R350 000 needs to be fitted with a tracking device. Should the vehicle above this value not be fitted with a tracking device and not be recovered following theft/hijacking, an excess of 20% of the sum insured will apply. |
| **Motor Private Cars Excesses :Third Party, Fire & Theft** |
| Fire: 5% of claim, min R 2 500.00<br>Theft / Hijack: **Additional** R 2 500.00 if vehicle not recovered/ Waive Excess if Fitted with Tracking Device<br>All vehicles above R350 000 needs to be fitted with a tracking device. Should the vehicle above this value not be fitted with a tracking device and not be recovered following theft/hijacking, an excess of 20% of the sum insured will apply. |
| **Trailer and Caravan** |
| Trailer : R0 - R15 000 : Flat R500<br>R15 000 - R30 000 : 5% Min R750<br>Bush tipe trailers: R5% min R1 000<br>Caravan: 5% of claim min R750 |
| **LDV Excesses: Comprehensive** |
| Basic: 5% of claim, min R 2 500.00<br>Drivers Licence less than 2 years**: Additional** R 1 500.00<br>Driver under the age of 25: **Additional** R 1 500.00<br>Windscreen: 25 % of claim, min R 350.00<br>Theft / Hijack: **Additional** R 2 500.00 if vehicle not recovered/ Waive Excess if Fitted with Tracking Device<br>All vehicles above R350 000 needs to be fitted with a tracking device. Should the vehicle above this value not be fitted with a tracking device and not be recovered following theft/hijacking, an excess of 20% of the sum insured will apply. |
| **LDV :Third Party, Fire & Theft** |
| Fire: 5% of claim, min R 2 500.00<br>Theft / Hijack: **Additional** R 2 500.00 if vehicle not recovered/ Waive Excess if Fitted with Tracking Device<br>All vehicles above R350 000 needs to be fitted with a tracking device. Should the vehicle above this value not be fitted with a tracking device and not be recovered following theft/hijacking, an excess of 20% of the sum insured will apply. |
| **HCV: Comprehensive** |
| Basic: 6.5% of Sum Insured, min R 2 500.00<br>Third Party Liability Excess: R 5 000.00<br>Windscreen: 20% of claim, min R 1 000.00<br>Theft / Hijack: **Additiona**l 10% of Sum Insured<br>Night Driving Excess: **Additional** 5% of Claim (Between 21H00 - 05H00)<br>Speed Violation: Additional R 15 000.00 |
| **HCV: Third Party, Fire & Theft** |
| Fire: 6.5% of Sum Insured, min R 2 500.00<br>Third Party Liability Excess: R 5 000.00<br>Theft: 10% of Sum Insured |
| **HCV: Third Party Only** |
| Third Party Liability Excess: R 5 000.00 |
| **Commercial Trailer: Comprehensive** |
| Basic: 10% of claim, min R 7 500.00<br>Third Party Liability Excess: R 5 000.00<br>Theft / Hijack**: Additional** 10% of Sum Insured |
| **Commercial Trailer: Third Party, Fire & Theft** |
| Fire: 10% of claim, min R 7 500.00<br>Third Party Liability Excess: R 5 000.00<br>Theft: 10% of Sum Insured |
| **Commercial Trailer: Third Party Only** |
| Third Party Liability Excess: R 5 000.00 |

| Special Type: Comprehensive / Third Party, Fire & Theft / Third Party Only |
|---|
| Basic: 10% of claim, min R 7500.00<br>Fire: 10% of claim, min R 7 500.00<br>Third Party Liability Excess: Flat R2 500.00<br>Theft / Hijack: **Additional** R 2500.00 |
| **Tractors** |
| Basic: 5% of Claim Minimum R 1000.00<br>Windscreen: 25% of Claim Minimum R 350.00 |
| **Electronic Equipment Section:** |
| Basic: 10% of Claim Minimum R 500<br>Laptops and Portable Electronic Devices Excess: 10% of Claim Minimum R 1 000<br>Increase Cost of Working: 10% of claim, min R 1 500<br>Reinstatement of data / programs: 10% of claim, min R 1 500<br>Lightning and Power surge if not fitted with an approved SABS surge protector device 10% Minimum of Claim R1 500 |
| **Motor Traders Internal Section:** |
| Own Damage 10% of claim, min R 2500<br>Third party 10% of claim, min R 2500<br>Windscreen 25% of Claim min R 750 |
| **Motor Traders External Section:** |
| Own Damage 10% of claim, min R 5000<br>Third party 10% of claim, min R 5000<br>Theft / Hijack**: Additional** R5000<br>Windscreen 25% of Claim min R 750 |
| **Machinery Breakdown Section:** |
| Basic: 10% of claim, min R 500 |
| **Deterioration of Stock Section:** |
| Basic: 10% of claim, min R 500 |
| **Machinery Breakdown - Loss of Profits Section:** |
| Basic: 10% of claim, min R 500 |
| **Houseowners Section:** |
| Basic: Flat R 1 000<br>Geyser Excess: 10% of claim , min R500 |
| **Household Contents Section:** |
| Basic: Flat R 1 000 |
| **Personal All Risk Section:** |
| All Other Items: 10% of claim, min R 250<br>Laptops and Portable Electronic Devices Excess: 10% of Claim Minimum R 1 000<br>Cellphone Excess: 25% of Claim Minimum R 500 |
| **Small Craft Section:** |
| Basic: 10% of claim, min R 2500 |

## GENERAL ENDORSEMENTS

**1. Business Interruption Section: Extensions and Clauses**

Effective 1 September 2022, Extension 7 (Extension to Other Premises) the following items are deleted from the wording:

(j) Public Utilities – extended cover
(l) Public Telecommunication – extended cover

**2. Damage to Buildings resulting from Theft / Attempted Theft**

The Damage to Buildings resulting from Theft / Attempted Theft Extension Wording under the Fire, Buildings Combined and Office Contents Sections is re-stated to read as follows;

Damage to Buildings resulting from Theft / Attempted Theft:
The insurance under this Section includes:

(a) Damage to the buildings (including landlord's fixtures and fittings) at the insured premises in the course of theft or any attempt thereat;
(b) loss of buildings, landlords fixtures and fittings at the insured premises as a result of theft accompanied by forcible and violent entry into or exit from such building or any attempt thereat or as a result of theft, or any attempt thereat, following violence or threat of violence;
(c) reimbursement by the Company of all reasonable costs and expenses incurred by the Insured in effecting such temporary repairs and in taking such temporary measures as may be necessary after Damage giving rise to a claim under this Extension,

Provided that the Company's liability in respect of any one event shall not exceed R10,000 less the first amount payable of R1,000 or the amounts stated in the Schedule, whichever may be the greater.

**3. Defective Workmanship Endorsement**

The Defective Workmanship Extension No 12, as currently provided for under clauses and extensions is herewith deleted and cover, whether stated as Products Liability (Including Defective Workmanship) or as Defective Workmanship in the Schedule, is amended to read as follows:

Notwithstanding anything to the contrary contained in specific exceptions, the amount payable under this Extension, inclusive of any legal costs recoverable from the Insured by a claimant or any number of claimants and all other costs and expenses incurred with the consent of the Company for any one event or series of events with one original cause or source or during any one period of insurance, shall not exceed in the aggregate the limit of indemnity stated in the schedule for this Extension.

Provided that this Extension does not cover any liability:

(i) for the cost of rectifying or recalling defective work,
(ii) arising from inefficacy of such work or because the work did not produce the result anticipated or claimed,
(iii) arising prior to the handing over of such work,
(iv) arising from defective design,
(v) arising from any work on any aircraft or part thereof.

**4. General Endorsement: Business Interruption Section**

In the **Defined Events clause of the Business Interruption Section,** Point 1 (v) "the Theft Section of this policy but only in respect of perils insured under the Theft Section" and Point 1 (vi) "the Accidental Damage Section of this policy but only in respect of perils insured under the Accidental Damage Section" are **removed** in their entirety from the **Defined Events clause of the Business Interruption Section,** and the **Defined Events clause of the Business interruption Section** is restated as follows with effect from:

All new policies - Inception on/after **1 March 2023**
All other policies - **1 April 2023**

**Defined Events**

1. Loss following interruption of or interference with the business in consequence of damage occurring during the

period of insurance at the premises in respect of which payment has been made or liability admitted under:
(i) the Fire Section of this policy;
(ii) the Buildings Combined Section of this policy;
(iii) the Office Contents Section of this policy;
(iv) any other material damage insurance covering the interest of the Insured
but only in respect of perils insured under the Fire Section hereof (hereinafter termed Damage);

Liability shall be deemed to have been admitted if such payment is precluded solely because the Insured is required to bear the first portion of the loss.

The Company will indemnify the Insured in accordance with the provisions of the cover hereinafter set out, and as stated in the Schedule.

**Extensions And Clauses**
Cover in respect of (m) "Theft (if stated in the schedule to be included)" and "(n) Accidental damage (if stated in the Schedule to be included)" is herewith removed in its entirety under Point 7. "Extensions To Other Premises" and are restated under **Extensions and Clauses** as follows:

**8. Theft (if stated in the schedule to be included)**
Loss following interruption of or interference with the business in consequence of Damage occurring during the period of insurance at the premises in respect of which payment has been made or liability admitted under the Theft Section of this policy (hereinafter termed Damage), provided that;
The Company shall not pay more than the sum insured stated in the Schedule of the Theft Section for both this Section and the Theft Section combined.

**9. Accidental damage (if stated in the schedule to be included)**
The insurance under this section is extended to cover:
Loss following interruption of or interference with the business in consequence of Damage occurring during the period of insurance at the premises in respect of which payment has been made or liability admitted under Defined Event (I) of the Accidental Damage Section of this policy (hereinafter termed Damage),
provided that:
(a) the provision under any Item of this Section that the payment will be reduced proportionately if the amount insured by the Item is not adequate, is deleted in respect of this extension;
(b) the Company shall not pay more than the sum insured stated in the Schedule of the Accidental Damage Section for both this Section and the Accidental Damage Section combined."

**Extensions And Clauses**
Cover in respect of the extensions "(i) Public utilities - Insured perils only (if stated in the Schedule to be included)" and "(k) Public telecommunications - insured perils only" stated under point 7. Extensions to Other Premises is restated to read as follows with effect from:

All new policies - Inception on/after **1 March 2023**
All other policies - **1 April 2023 up to and including 31 August 2023**

**(i) Public utilities - Insured perils only (if stated in the Schedule to be included)**
Property at electricity generating stations, sub-stations or transmission networks, gasworks including the related gas distribution network, water purification plants, pumping stations, aqueducts and pipelines of an authority empowered by law to supply water, gas or electricity for consumption by the public and which results in an interruption of water, gas or electricity to the premises of the Insured.

Cover in respect of this extension is subject to the following conditions:

- **The Indemnity Period for this extension will be limited to a maximum of 3 months.**
- **Maximum amount payable under this extension will be limited to 90% of the Business interruption cover or R 25,000,000 VAT Inclusive, whichever is the lesser amount.**
- **The damage or loss or otherwise to the property which forms the subject of this extension must not be that which is excluded by any General Exclusion.**

**(k) Public telecommunications - Insured perils only**
(i) property at the premises of any public authority which is empowered by law to supply telecommunication facilities to the insured;
(ii) the transmission facilities network of the public authority mentioned in (i).

Cover in respect of this extension is subject to the following conditions:

- **The Indemnity Period for this extension will be limited to a maximum of 3 months.**
- **Maximum amount payable under this included extension will be limited to 90% of the Business interruption cover or R 25,000,000 VAT Inclusive, whichever is the lesser amount.**
- **The damage or loss or otherwise to the property which forms the subject of this extension must not be that which is excluded by any General Exclusion.**

**5. Updated General Endorsement: Business Interruption Section:**
The extension (i) Public Utilities - Insured perils only (if stated in the Schedule to be included) and (k) Public Telecommunications - Insured Perils only stated under point 7. Extensions to Other Premises is restated to read as follows with effect from:

New Business: **1 July 2023**
Existing Business: **1 September 2023**

(i) **Public Utilities - Insured perils only (if stated in the Schedule to be included)**
Property at electricity generating stations, sub-stations or transmission networks, gasworks including the related gas distribution network, water purification plants, pumping stations, aqueducts and pipelines of an authority empowered by law to supply water, gas or electricity for consumption by the public and which results in an interruption of water, gas or electricity to the premises of the Insured.

Cover in respect of this extension is subject to the following conditions:

- The Indemnity Period for this extension will be limited to a maximum of 3 months.
- Maximum amount payable under this extension will be limited to 90% of the Business Interruption cover or R25,000,000 VAT Inclusive, whichever is the lesser amount.
- **Without limitation to the application of any General Exclusion in the policy, the damage, loss, or interruption of a supply to the premises of the Insured as covered by this extension must not be excluded in terms of the Electricity Supply Network Interruption exclusion. The Electricity Supply Network Interruption exclusion will however not find application in respect of a claim under this extension where the interruption, interference or suspension of any electricity supply which causes damage or loss or otherwise covered by this extension does not affect an area greater than any one single municipal area.**

(k) **Public Telecommunications - Insured perils only**
(i) property at the premises of any public authority which is empowered by law to supply telecommunication facilities to the insured;
(ii) the transmission facilities network of the public authority mentioned in (i) above.

Cover in respect of this extension is subject to the following conditions:

- The Indemnity Period for this extension will be limited to a maximum of 3 months.
- Maximum amount payable under this extension will be limited to 90% of the Business Interruption cover or R25,000,000 VAT Inclusive, whichever is the lesser amount.
- **Without limitation to the application of any General Exclusion in the policy, the damage, loss, or interruption of a supply to the premises of the Insured as covered by this extension must not be excluded in terms of the Electricity Supply Network Interruption exclusion. The Electricity Supply Network Interruption exclusion will however not find application in respect of a claim under this extension where the interruption, interference or suspension of any electricity supply which causes damage or loss or otherwise covered by this extension does not affect an area greater than any one single municipal area.**

**6. General Exclusion: Electricity Supply Network Interruption**
Any loss, damage, liability, cost, or expense of any kind, including consequential losses of any kind, in terms of any section of this policy, that is directly or indirectly caused by, attributable to, contributed to by, resulting from, arising

out of, following, or in any way in connection with an Electricity Supply Network Interruption at any stage (whether at the time of the Electricity Supply Network Interruption or at the reinstatement or restoration of an electricity supply) is not covered by this policy, this being so irrespective of any provision, term, condition, or endorsement to this policy which would otherwise override this general exclusion.

**Electricity Supply Network Interruption** is defined to mean a whole or partial interruption, interference, or suspension, of any nature, of any electricity supply, from any national, regional, or private, source to an insured business, or insured residence, or both, due to any cause whatsoever, including damage or any inability on the part of any electricity supplier to provide electricity.

**Power Surge**
To the extent that such cover is provided, and subject to the remaining terms and conditions of the policy, the Electricity Supply Network Interruption Exclusion will not apply to any claim for loss, damage or otherwise related to a power surge.

Applicable with effect from: All new policies - Inception on/after **1 March 2023**
All other policies - **1 April 2023 up to and including 31 August 2023**

**7. Updated General Exclusion: Electricity Supply Network Interruption:**
The Electricity Supply Network Interruption General Exclusion is restated to read as follows with effect from:

New Business: **1 July 2023**
Existing Business: **1 September 2023**

**General Exclusion: Electricity Supply Network Interruption**
Any loss, damage, liability, cost, or expense of any kind, including consequential losses of any kind, in terms of any section of this policy, that is directly or indirectly caused by, attributable to, contributed to by, resulting from, arising out of, following, or in any way in connection with an Electricity Supply Network Interruption at any stage (whether at the time of the Electricity Supply Network Interruption or at the reinstatement or restoration of an electricity supply) is not covered by this policy, this being so irrespective of any provision, term, condition, or endorsement to this policy which would otherwise override this general exclusion.

**Electricity Supply Network Interruption** is defined to mean a whole or partial interruption, interference or suspension, of any nature, of any electricity supply, **from any national, regional, local or municipal source, or private entity that generates, transmits or distributes electricity**, to an insured business, or insured residence, or both, due to ay cause whatsoever, including damage or inability on the part of any electricity supplier to provide electricity.

**Power Surge**
To the extent that such cover is selected to be insured, and subject to the remaining terms and conditions and limits of the policy, any loss or damage caused by a power surge shall be covered under this policy, subject to the general exclusion for Electricity Supply Network Interruption.

Therefore, any loss or damage caused by a power surge which is directly or indirectly caused by, attributable to, contributed to by, resulting from, arising out of, following, or in any way in connection with an Electricity Supply Network Interruption, whether at the time of the Electricity Supply Network Interruption or at the reinstatement or restoration of an electricity supply from any national, regional, local or municipal source, or private entity that generates, transmits or distributes electricity, shall not be covered.

**8. General Exception: Loss or Damage caused directly or indirectly by contagious or infectious disease.**
The following exclusion is added to the General Exceptions set out in the General Terms and Conditions section of this policy and supersedes anything to the contrary contained therein.

Notwithstanding any provision of this policy including any Specific Exclusion, Exception or Extension or other provision not included herein which would otherwise override a General Exclusion, this policy does not cover death, injury, sickness, loss, liabilities, Damage/s, cost or expense of whatsoever nature (including indirect losses and consequential losses) directly or indirectly caused by, resulting from, in consequence of, in anyway involving, happening through, arising out of or in connection with, or to the extent contributed to by:

1. any contagious or infectious disease, illness, virus, bacteria or any mutation or variation of any of the aforesaid; and/or
2. any declared or classified epidemic or pandemic of whatsoever nature or cause; and/or
3. the imposition of quarantine, isolation or other restrictions in movement of people, goods and/or animals by a local, municipal, regional or government authority (whether national or international) or any other body or agency; and/or
4. any travel advisory or warning being issued by a national or international government or any other body or agency; and /or
5. any fear or threat (whether actual or perceived) of any of the events contemplated in (1), (2), (3) and/or (4); and/or
6. any action taken in controlling, preventing, suppressing or in any way relating to any the events contemplated in (1), (2), (3), (4), and/or (5).

If the Company alleges that by reason of this General Exclusion, any death, injury, sickness, loss, liability, Damage, cost or expense of any type whatsoever is not covered by this policy, the burden of proving the contrary rests on the Insured.

All other terms and conditions of the policy remain unchanged.

**9. Malicious Damage to Buildings - Theft Section**

The extension no. 2 under the Theft Section is re-stated to read as follows:
Malicious Damage to Buildings (Theft Section)

2. In addition to the limit of indemnity stated in the Schedule:

(a) the insurance under this Section includes:
- (i) Damage to the buildings (including landlord's fixtures and fittings) at the insured premises in the course of theft or any attempt thereat;
- (ii) loss of buildings, landlord's fixtures and fittings at the insured premises as a result of theft accompanied by forcible and violent entry into or exit from such building, or any attempt thereat, or as a result of theft, or any attempt thereat, following violence or threat of violence;

(b) the Company will reimburse all reasonable costs and expenses incurred by the Insured in effecting such temporary repairs and in taking such temporary measures as may be reasonably necessary after loss or damage giving rise to a claim under this Section,

Provided that, in respect of (a) and (b) for any one event, the Company's liability shall not exceed the greater of R10,000 or the amount stated in the Schedule.

(c) any increased limit if stated in the Schedule to be included.

**10. Medical Expenses Endorsement**

The definition and cover in respect of Medical Expenses as currently stated in the Policy Wording within the sections mentioned below are deleted and replaced as follows:

Applicable with effect from: All new policies - Inception on/after 1 March 2022
All other policies - 1 April 2022

**Money Section:**

Extension No. 7 Personal Accident (Assault), point 4 is deleted and replaced as follows:
4. Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, as a result of theft or any attempt thereat, and up to a limit of R 5,000 per injured person per event.

**Stated Benefits Section:**

The definition "Medical Expenses" is deleted and replaced as follows:
Emergency Medical Expenses
Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, up to a limit of R 10,000 per injured person per event.

Extension No. 6 Bereavement Expenses is deleted and replaced as follows:
6. Additional Death Benefit
In the event of an accident giving rise to a death claim, the Company will in addition to the compensation payable for death, pay a further amount of R 5,000 to such person's estate.

**Group Personal Accident Section:**
The definition "Medical Expenses" is deleted and replaced as follows:
Emergency Medical Expenses
Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility, resulting from bodily injury caused by accidental, violent, external and visible means, up to a limit of R 10,000 per injured person per event.

Extension No. 6 Bereavement Expenses is deleted and replaced as follows:
6. Additional Death Benefit
In the event of an accident giving rise to a death claim, the Company will in addition to the compensation payable for death, pay a further amount of R 5,000 to such person's estate.

**Motor Section:**
Sub-Section C - Medical Expenses is deleted and replaced as follows:
Sub-Section C - Emergency Medical Expenses
Defined Events
Accidental bodily injury sustained by an occupant in the specified part of a vehicle described below, in direct connection with such vehicle, the Company will pay to the Insured reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation of such person to a medical treatment facility up to R5,000 per injured occupant but not exceeding R20,000 in total for all occupants injured as a result of an occurrence or series of occurrences arising out of one event.
The amount payable under this Sub-Section shall be reduced by any amount recoverable under any workmen's compensation enactment or similar legislation.

Defined Vehicle but only if it is insured under Sub-Section A of this Section
Any private type motor car, motorized caravan, safari vehicle (Definition (d)) or golf cart
Specified part of vehicle in which the injury must occur
Anywhere inside the vehicle

Defined Vehicle but only if it is insured under Sub-Section A of this Section
Any other type of insured vehicle other than a special type, bus or taxi
Specified part of vehicle in which the injury must occur
The permanently enclosed passenger carrying compartment

**Household Contents Section:**
Extension 12. Medical and Veterinary Expenses is deleted and replaced as follows:
Extension 12. Emergency Medical and Veterinary Expenses
Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation to a medical treatment facility, and/or veterinary expenses as a result of bodily injury caused by accidental, violent, external and visible means sustained by any:
(a) person other than the Insured caused by a domestic animal owned by the Insured;
(b) guest or visitor arising from the occupation or ownership of the premises by the Insured;
(c) domestic staff arising from and/or in the course of their employment by the Insured;
(d) domestic animal owned by the Insured arising from a road accident,
provided that the Company's liability, in respect of any one occurrence, shall not exceed R10,000 per person or R2,500 per animal.

**Small Craft Section:**
Extension to Sub-Section A, Point 4. Medical Expenses is deleted and replaced as follows:
Extension to Sub-Section A, Point 4. Emergency Medical Expenses
The Company will pay Reasonable costs incurred for emergency medical treatment, emergency evacuation or emergency transportation to a medical treatment facility up to R2,000 for any one person as a result of bodily injury caused by accidental, violent, external and visible means sustained inside or on the insured vessel, caused by the

sinking or collision of the insured vessel with any object, except water, provided that, in respect of any one insured event, the Company's liability shall not exceed R10 000.

**11. Subsidence and Landslip**

The Subsidence and Landslip Extension Wording under the Fire, Buildings Combined and Houseowners Sections is re-stated to read as follows:

**Subsidence and Landslip - Limited Cover**

(a) This Section is extended to include Damage to the insured property caused by subsidence or landslip of the land supporting the insured property or heave thereof, provided that such Damage is not caused by or does not arise from:
- (i) normal settlement, shrinkage or expansion of the land supporting the insured property;
- (ii) alterations (including structural), additions or repairs to the building(s);
- (iii) the compaction or infill;
- (iv) defective or faulty design, materials or workmanship;
- (v) excavations other than mining operations;
- (vi) contraction and or expansion of soil, clay or similar types or moist or damp;
- (vii) removal or weakening of support to the insured property.

(b) The Company will not be liable for;
- (i) loss of or damage to swimming pools and surrounds, tennis courts, terraces, patios, paths, driveways, septic or conservancy tanks, drains, water courses, walls, gates, posts and fences, retaining and screening walls unless the insured buildings are damaged at the same time are damaged at the same time by the same event,
- (ii) loss of or damage to solid floor slabs or any part of the insured property resulting from the movement of such slabs unless the foundation supporting the external walls of the insured building(s) are damaged by the same cause at the same time;
- (iii) consequential loss or consequential damage of any kind whatsoever;
- (iv) damage existing at commencement of cover.

(c) The company will not be liable for work necessary to prevent further loss or damage due to subsidence, landslip or heave except where appropriate design precautions were implemented during the original construction of the insured property and any subsequent additions thereto

(d) The insured will be responsible for the first 1% of the sum insured, minimum R 5,000 of each and every claim or the amount stated in the Schedule, whichever is the greater.

In any action suit or other proceeding where the Company alleges that, by reason of the provisions of these Exceptions, any damage is not covered by this Extension, the burden of proving the contrary shall be upon the insured.

**Subsidence and Landslip - Extended Cover (If stated in the Schedule to be included)**

(a) This Section is extended to include Damage to the insured property caused by subsidence or landslip of the land supporting the insured property or heave thereof, provided that such Damage is not caused by or does not arise from;
- (i) normal settlement, shrinkage or expansion of the land supporting the insured property;
- (ii) alterations (including structural), additions or repairs to the building(s);
- (iii) the compaction or infill;
- (iv) defective or faulty design, materials or workmanship;
- (v) excavations other than mining operations;
- (vi) contraction and or expansion of soil, clay or similar types or moist or damp;
- (viii) removal or weakening of support to the insured property.

(b) The Company will not be liable for;
- (i) damage to septic or conservancy tanks, drains, water courses unless the insured building(s) are damaged at the same time by the same event;
- (ii) consequential loss or consequential damage of any kind whatsoever;
- (iii) damage existing at commencement of cover.

(c) The insured will be responsible for the first 1% of the sum insured, minimum R 5,000 of each and every claim or the amount stated in the Schedule, whichever is the greater.

In any action suit or other proceeding where the Company alleges that, by reason of the provisions of these Exceptions, any damage is not covered by this Extension, the burden of proving the contrary shall be upon the insured.

**12. General Exception 3: Computer Losses**

The Computer Losses Exception is amended to read as Cyber Loss Exclusion with effect from:
New policies: Inception on/after 01 August 2022
Policy renewal as from 01 October 2022

**Cyber Exclusion**

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy agreement excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
   1.1 any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of paragraph 2;
   1.2 any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data
2. Subject to the terms, conditions and exclusions contained in this policy, this policy will cover physical damage to property insured under the original policies and any Time Element Loss directly resulting therefrom where such physical damage is directly occasioned by any of the following perils:

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

**Definitions**

3. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device) server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
4. 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
5. Time Element Loss means business interruption, contingent business liability or any other consequential losses

**13. Endorsement: Amendments to Power Surge Cover:**

The following amendments will be applicable to the Policy Sections as reflected below with effect from:

New Business: 1 July 2023
Existing Business: 1 September 2023

**Fire Section:**

Power Surge extension No 25, as currently provided for under clauses and extensions, is herewith deleted.

**Buildings Combined Section**

Power Surge extension No 26, as currently provided for under clauses and extensions, is herewith deleted.

**Office Contents Section**

Power Surge extension No 19, as currently provided for under clauses and extensions, is herewith deleted.

**Accidental Damage Section:**

Specific Exception (e) (iii) is amended to read as follows: breakdown, electrical, electronic and/or mechanical derangement, or any accidental physical loss or damage to insured property in any way caused by or connected to a power surge.

**Houseowners Section:**

Extension 7 Accidental Damage to Machinery, the following exclusion is added: (viii) loss or damage caused by any power surge or any electrical supply fluctuations of any nature.

**Householders Contents Section:**

Extension 4 Accidental Damage including Mechanical, Electrical and/or Electronic Breakdown, exclusion 1 (i) is amended and exclusion (vi) is added and reads as follows:

1. (i) which forms the subject of and may be payable in terms of any other defined event or extension available in this section of the policy is payable following a defined event;
   (vi) caused by any power surge or any electrical supply fluctuations of any nature.