



Ambassador Risk Solutions CC
Financial Services Provider Licence No. 16039
Head Office

Rodel Administration Services (Pty) Ltd
Financial Services Provider Licence No. 5431
Head Office

HOLLARD PRIVATE PORTFOLIO V3.5 QUOTATION

DETAILS

The policyholder : **MR P OOSTHUIZEN**
Address details : Physical 44 Van Bergen Street
Brackenhurst
BRACKENHURST
ALBERTON
1448
Contact details : Work
: Home
: Fax
: Cell 082 878 8877
: E-mail corporate@flg.co.za
Date of Birth : 28/09/1983

QUOTATION DETAILS

Insurer : **THE HOLLARD INSURANCE COMPANY LIMITED (BINDER)**
Quote number (Broker) : **HOL-AMB0489-DOMEV2-9104682**
Type of policy : **MONTHLY**
Period of insurance : (A) 01/01/2026 to 31/01/2026, and renewing monthly thereafter.
(B) Any subsequent period for which the Company agrees to renew this policy or any section thereof.
Start date : 01/01/2026

AUTHORISED SIGNATORY

: 08/12/2025



Print date: 08/12/2025
Printed by: Marina Ndhlovu
Application Version: 3.1.486.3

MR P OOSTHUIZEN
HOL-AMB0489-DOMEV2-9104682
Version 1 - Endorsement 0

Processed Date: 08/12/2025
Created by: Marina Ndhlovu
Page 1 of 20

Broker details

Company : **AMBASSADOR RISK SOLUTIONS CC**
Branch : Head Office
Postal address : Irene Street 6
Irenepark
Klerksdorp
2571
Physical address : Irene Street 6
Irenepark
Klerksdorp
2571
Contact details : Broker Ambassador Risk Solutions CC
: Tel 018 464 3118
: Fax
: E-mail Gerda@ambas.cc
: Website
Company registration number : 2003/014789/23
VAT number : 4160211837
Authorised Financial Services Provider : Licence Number 16039

IMPORTANT BROKER CONTACT NUMBERS

Details of contact persons that will assist you at the Broker

Enquiry	Department	Name	Contact number	Email address
1. Your Broker	: General	Ambassador Risk Solutions CC	018 464 3118	Gerda@ambas.cc
2. Policy Enquiries	: Underwriting			
3. Financial Enquiries	: Accounts	Please contact the Broker's office and request for the Accounts Department		

Insurer details

Company : **THE HOLLARD INSURANCE COMPANY LIMITED (BINDER)**
Postal Address : P.O. Box 87419
Houghton
Johannesburg
2041
Physical Address : Hollard Arcadia Campus 22 Oxford Road
Parktown
Johannesburg
2193
Contact Details : Tel (011) 351 5000
: Fax (011) 351 8034
: E-mail info@hollard.co.za
: Website www.hollard.co.za
Company registration num : 1952/003004/06
VAT Number : 4450117405
Authorised Financial Services Provider : Licence Number 17698

DETAILS OF ADMINISTRATOR

Company : **RODEL ADMINISTRATION SERVICES (PTY) LTD (HEAD OFFICE)**
Postal Address : 269 Veale Street, Nieuw Muckleneuk
Brooklyn
Pretoria
1622
Physical Address : 269 Veale Street
Brooklyn
Pretoria
0181
Contact Details : Work 011 100 1999
: Fax
: E-mail info@rodelsa.co.za
: Website www.rodelsa.co.za
Registration No. : 1997/013419/07
VAT Number : 4420210264
Authorised Financial Services Provider : Licence Number 5431

PREMIUM SCHEDULE AND INDEX OF COVER

POLICY SECTIONS AVAILABLE	SECTION Included	SASRIA Cover	Sum insured	PREMIUM	
				Prorata/Adjustment	Monthly
1 BUILDINGS	NO	NO	- R	- R	-
2 HOUSEHOLD CONTENTS	YES	YES	R 1 871 120	- R	825.46
3 ALL RISKS	YES	YES	R 11 047	- R	50.68
4 REMOTE BLOCKING - UNSPECIFIED PROPERTY	NO	NO	- R	- R	-
5 PERSONAL COMPUTERS	NO	NO	- R	- R	-
6 PERSONAL LIABILITY	YES	NO	R 10 000 000	- R	15.13
7 CYBER INSURANCE	NO	NO	- R	- R	-
8 LEGAL COSTS	NO	NO	- R	- R	-
9 PERSONAL ACCIDENT	NO	NO	- R	- R	-
10 MOTOR	YES	YES	Retail/Agreed	-	2 345.48
11 MOTORCYCLE	NO	NO	- R	- R	-
12 CARAVAN AND TRAILER	NO	NO	- R	- R	-
13 PLEASURE-CRAFT	NO	NO	- R	- R	-
14 EN ROUTE – PERSONAL ACCIDENT	NO	NO	- R	- R	-
15 HOLLARD HOME ASSISTANCE	NO	NO	- R	- R	-
16 HOLLARD ROADSIDE ASSISTANCE	NO	NO	- R	- R	-
				Total Premium	R - R 3 236.75
				Total Fees	R - R 129.47
				Insurance Payment	R - R 3 366.22
				Sasria	R - R 17.31
				Sasria Shortfall	R - R -
				Subtotal (15.00% VAT Incl)	R - R 3 383.53
				Additional Services (15.00% VAT Incl)	R - R 98.00
				TOTAL	R - R 3 481.53

NOTE TO POLICYHOLDER

This Policy Schedule becomes a tax invoice after inception of the cover, when payment of the amount due has been made. All Premiums and Fees are VAT inclusive; the TOTAL includes VAT of R454.11 and Commission of R473.47.

In terms of BGR14 issued by SARS, this document together with proof of payment of premium constitutes an alternative tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively and supersedes any policy documentation or renewal notice issued by insurers for this purpose.

For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 15.00%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

It is important that these documents be carefully checked to ensure that they meet with your full approval. The content of this schedule and the applicable policy wording will be the basis upon which any claim arising in the future will be settled.

This Schedule forms an integral part of your policy and must be read together with the policy wording and the excess and limit section.

Insurance risk score

We have received permission to check your insurance risk score, via your broker. The reason we check your insurance risk score with credit agencies, is to accurately price your policy and assess our risk. We may do this every year at your policy review date, and every time your cover on your policy changes.



ACCEPTANCE OF QUOTATION

The cover sections not requested by myself, were explained to me and I understand that I will not be covered under these sections should I accept this quotation. The quote is valid for 30 days from the date of this quote and is subject to confirmation of claims history.

Concealment of material facts, whether specifically requested by the Company or not, will void the quote without notification and although the quote forms the basis of cover, issuing of the policy is subject to a duly completed application form when applicable.

Signed at : _____ **Effective from :** _____

Date Signed : _____ - _____ - 2025
(As duly authorised to sign)



HOUSEHOLD CONTENTS

Item Reference	: HOU0001	Sum insured	Premium
RISK ADDRESS	: 44 VAN BERGEN STREET, BRACKENHURST, BRACKENHURST, ALBERTON, 1448		
RISK DETAILS			
Start date	: 01 Jan 2026	1 871 120	623.70
Type of home	: Private Home		
Locality	: Residential Area, No Access Control		
Wall construction	: Brick		
Roof construction	: Tile		
Surge protection (SANS)	: No		
Occupancy	: Unoccupied during day		
COVER DETAILS			
Cover option	: Full cover		
Subsidence, landslip or heave - limited cover	: Yes		
Sasria included	: Yes	6.79	
EXCESS OPTIONS			
Basic excess	: R1 000		
Additional excess	: 0		
Voluntary excess	: R 0		
DISCLOSURES			
Renewable energy equipment	: No		
Thatch or non-standard outbuilding more than 15% of main building's roofed area	: No		
SECURITY DETAILS			
Perimeter protection	: No fence		
Minimum security measures	: Linked alarm, burglar bars on all opening windows, security gates on all exiting doors		
ADDITIONAL COVER YOU CAN CHOOSE			
Refer to the excess and limits section if you have selected any of the cover(s) below			
Accidental damage - extended cover (inside your premises)	: Yes	50 000	31.52
Accidental damage - extended cover (inside any other home)	: Yes	-	-
Bed & Breakfast	: No	-	-
Home-based business stock	: No	-	-
Keys, locks and remote controls - increased cover	: No	-	-
Power surge	: Yes	50 000	170.24
Subsidence, landslip or heave - extended cover	: No	-	-
TOTAL			832.25

GUARANTEES & ENDORSEMENTS

The following Guarantees, Endorsements and/or Clauses are applicable to this risk item. Please refer to the end of this section for a detailed definition of these wordings and the section wording.

03 Security measures – Alarm linked to a 24-hour armed-response service.

30 Surge Arrester Requirement for Power Surge Cover



**For further information about
your cover refer to the
following:**

Jewellery and watches safe requirement:

You must keep jewellery and watches that are worth more than the amount per item as shown in your policy schedule, in a locked safe while not in use.

Provide us with valuation certificates:

You must provide us with a valuation certificate from a registered jeweller or valuator for all items of jewellery, watches and collectables when we ask for it. If you do not, we will not pay more than the limit stated in your policy schedule for jewellery, gold, silver, platinum, watches, and precious or semi-precious stones.

Please refer to the excess and limit section in this policy schedule if you have selected any of the cover(s)

GUARANTEES & ENDORSEMENTS

03 Security measures – Alarm linked to a 24-hour armed-response service.

Have these minimum security measures

Cover for theft or malicious damage is subject to you meeting the minimum security requirements which we have agreed with you. The security requirement for your home is:

Alarm system

It was agreed that the minimum security requirement is an alarm system. The following conditions apply:

- the alarm must be linked to a 24-hour armed response service
- the alarm must be working properly and the contract with the armed response company must be active
- you must change the generic code to your own unique code
- if we asked you to, the alarm must be linked to an electric fence, or, must include outside alarm beams
- the alarm must be activated with your premises are left unoccupied.

If the alarm was not activated, we will consider your claim on the following conditions:

- There must be clear signs of forced entry to or exit from the buildings.
- The claim is valid in all other respects. For example we didn't reject it because of your dishonesty or intentional misrepresentation.
- The service provider can give us an audit log of all alarms received (including activation and deactivation) for the last three months, showing that the alarm is usually activated and in working order while your premises are left unoccupied.
- You must pay an additional excess on top of your basic excess.

30 Surge Arrester Requirement for Power Surge Cover

Surge Arrester Warranty

If you have selected Power surge cover and pay a premium for it, cover will only apply if an approved surge arrester is installed on the building's main electrical distribution board.

The arrester, must be as per the SANS/IEC 61643-11 low voltage surge protection standards and must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (/max).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either of the following:
 - A Certificate of Compliance for the installation.
 - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as complete the Surge arrester checklist form, which you can request from your broker.

The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed. If you are not able to provide proof of installation or have not met the surge arrester requirements, you will not have cover.



ALL RISKS

Item #	Category	Description	Sum insured	Premium
ALL0001	Clothing/Personal Effects (Unspecified) Start date : 01 Jan 2026 Serial/IMEI number : TBA / TBA Sasria included : Yes Pensioner : No	Clothing/Personal Effects (Unspecified)	11 047	50.68 0.04

TOTAL

50.72



**For further information about
your cover refer to the
following:**

Jewellery and watches safe requirement:

You must keep jewellery and watches that are worth more than the amount per item as shown in your policy schedule, in a locked safe while not in use.

Provide us with valuation certificates:

You must provide us with a valuation certificate from a registered jeweller or valuator for all items of jewellery, watches and collectables when we ask for it. If you do not, we will not pay more than the limit stated in your policy schedule for jewellery, gold, silver, platinum, watches, and precious or semi-precious stones.

Surge Arrester Warranty

Loss or damage due to power surge is subject to having selected Power surge cover under Household contents. If you have selected Power surge cover under the Household contents section and pay a premium for it, cover will only apply if an approved surge arrester is installed on the building's main electrical distribution board.

The arrester, must be as per the SANS/IEC 61643-11 low voltage surge protection standards and must:

- Be a type 2 device.
- Be designed to withstand at least peak surge currents of 40kA (/max).
- Be wired in terms of SANS 10142-1 Connection type 2.
- Have a status indicator to indicate if the protector is operational or not.
- Be installed by a registered electrician who must provide either of the following:
 - A Certificate of Compliance for the installation.
 - Proof of installation stating the adherence to the required electrical standards and regulations at the time that the device was installed, as well as complete the Surge arrester checklist form, which you can request from your broker.

The Certificate of Compliance or proof of installation must be provided to your broker soon after the device was installed. If you are not able to provide proof of installation or have not met the surge arrester requirements, you will not have cover.

If the loss or damage occurs away from the risk address, then the basic excess will apply.

Please refer to the excess and limit section in this policy schedule if you have selected any of the cover(s)

PERSONAL LIABILITY

Item Reference	:	PER0006	Sum insured	Premium
COVER DETAILS				
Start date	:	01 Jan 2026		
Personal Liability			10 000 000	15.13
EXTENSION OF COVER			Refer to the excess and limit section if you have selected any of the cover(s) below	
Business Liability	:	No		
			TOTAL	15.13



**For further information about
your cover refer to the
following:**

Please refer to the excess and limit section in this policy schedule if you have selected any of the cover(s)



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Page 10 of 20

MOTOR

Item Reference	MOT0002	Sum insured	Premium
RISK ADDRESS	44 VAN BERGEN STREET, BRACKENHURST, BRACKENHURST, ALBERTON, 1448		
RISK DETAILS	Start date : 01 Jan 2026 Make : FORD Model : FIESTA 1.0 ECOBOOST TITANIUM 5DR (2013 - 2018) Year of manufacture : 2017 Vehicle source code : 22045380 Registration number : FW78CGGP VIN/Chassis number : WF0DXXGAKDGT74168 Engine number : GT74168 Mileage range : Average Vehicle condition : Good		422.25
SUM INSURED ADJUSTMENT	Base Retail Value : Mileage and condition adjustment :	168 800	
Final Sum Insured	: 168 800		
Final Sum Insured Including Specified Accessories	: 177 460		
IMPORTANT: If your vehicle is determined to be a total loss/written off, the claim payment may differ from the reflected sum insured, as it will be based on the actual retail value at time of claim, adjusted for mileage and condition. We will pay the actual value of the vehicle, or the sum insured, whichever is the lowest.			
COVER DETAILS	Basis of settlement : Retail Value Cover option : Comprehensive Condition of use : Private, Work and Business Liability to third parties : Towing and release fees : As stated in the excess and limit section Sasria included : Yes	5 000 000	2.62
EXCESS OPTIONS	Basic excess : R 5000 Additional excess : 0 Voluntary excess : R 0		
DISCLOSURES	Registered owner : P Oosthuizen Registered owner's date of birth : 28-09-1983 Financial institution : NATIS code : Standard Performance enhancing modifications : No		
SECURITY DETAILS	<u>Tracking devices installed</u> First tracking device type : None Second tracking device type : None		
	<u>Tracking device requirements</u> First tracking device required : No Second tracking device required : No Minimum security measure - : Factory Fitted Immobiliser required : Overnight parking : In Lock garage		
VEHICLE EXTRAS	Included in the vehicle's Sum Insured Vehicle keys	8 660	
DRIVER DETAILS			



Driver Name	: A Oosthuizen		
Date of Birth	: 02 Apr 1987		
Gender	: Female		
Marital Status	: Married		
License Type	: B		
Licence issued	: 2007		
Uninterrupted comprehensive cover from	: 0		
ADDITIONAL COVER YOU CAN CHOOSE			
Refer to the excess and limits section if you have selected any of the cover(s) below			
Car Hire	: No	-	-
Keys, locks and remote controls - increased cover	: No	-	-
Paying off your Vehicle	: No	-	-
Extension of liability	: No	-	-
4 x 4 Cover	: No	-	-
Tyre Cover	: No	-	-
		TOTAL	424.87



MOTOR

Item Reference	MOT0003	Sum insured	Premium
RISK ADDRESS	: 44 VAN BERGEN STREET, BRACKENHURST, BRACKENHURST, ALBERTON, 1448		
RISK DETAILS	Start date : 01 Jan 2026 Make : SUZUKI Model : JIMNY 1.3 (2008 - 11/2018) Year of manufacture : 2012 Vehicle source code : 59004100 Registration number : BR45WTGP VIN/Chassis number : JSAFJB43V00517092 Engine number : M13A2280224 Mileage range : Average Vehicle condition : Good		276.26
SUM INSURED ADJUSTMENT	Base Retail Value : Mileage and condition adjustment : Final Sum Insured : Final Sum Insured Including Specified Accessories	133 500 133 500 140 175	
<p>IMPORTANT: If your vehicle is determined to be a total loss/written off, the claim payment may differ from the reflected sum insured, as it will be based on the actual retail value at time of claim, adjusted for mileage and condition. We will pay the actual value of the vehicle, or the sum insured, whichever is the lowest.</p>			
COVER DETAILS	Basis of settlement : Retail Value Cover option : Comprehensive Condition of use : Private, Work and Business Liability to third parties : Towing and release fees : As stated in the excess and limit section Sasria included : Yes	5 000 000	2.62
EXCESS OPTIONS	Basic excess : R 5000 Additional excess : 0 Voluntary excess : R 0		
DISCLOSURES	Registered owner : P Oosthuizen Registered owner's date of birth : 28-09-1983 Financial institution : NATIS code : Standard Performance enhancing modifications : No		
SECURITY DETAILS	<u>Tracking devices installed</u> First tracking device type : None Second tracking device type : None		
	<u>Tracking device requirements</u> First tracking device required : No Second tracking device required : No Minimum security measure - : Factory Fitted Immobiliser required : Overnight parking : In Lock garage		
VEHICLE EXTRAS	Included in the vehicle's Sum Insured Vehicle keys	6 675	
DRIVER DETAILS			



Driver Name	: P Oosthuizen		
Date of Birth	: 28 Sep 1983		
Gender	: Male		
Marital Status	: Unknown		
License Type	: B		
Licence issued	: 2001		
Uninterrupted comprehensive cover from	: 0		
ADDITIONAL COVER YOU CAN CHOOSE		Refer to the excess and limits section if you have selected any of the cover(s) below	
Car Hire	: No	-	-
Keys, locks and remote controls - increased cover	: No	-	-
Paying off your Vehicle	: No	-	-
Extension of liability	: No	-	-
4 x 4 Cover	: No	-	-
Tyre Cover	: No	-	-
TOTAL		278.88	



MOTOR

Item Reference	MOT0004	Sum insured	Premium
RISK ADDRESS	: 44 VAN BERGEN STREET, BRACKENHURST, BRACKENHURST, ALBERTON, 1448		
RISK DETAILS	Start date : 01 Jan 2026 Make : VOLKSWAGEN Model : AMAROK 3.0 TDi H-LINE 4MOT A/T D/C P/U (2017 - 11/2020) Year of manufacture : 2017 Vehicle source code : 64072700 Registration number : LD91VHGP VIN/Chassis number : WV1ZZZHZHA026453 Engine number : DDX011494 Mileage range : Average Vehicle condition : Good		783.77
SUM INSURED ADJUSTMENT	Base Retail Value : Mileage and condition adjustment :	393 200	
Final Sum Insured	: 393 200		
Final Sum Insured Including Specified Accessories	: 416 435		
IMPORTANT: If your vehicle is determined to be a total loss/written off, the claim payment may differ from the reflected sum insured, as it will be based on the actual retail value at time of claim, adjusted for mileage and condition. We will pay the actual value of the vehicle, or the sum insured, whichever is the lowest.			
COVER DETAILS	Basis of settlement : Retail Value Cover option : Comprehensive Condition of use : Private, Work and Business Liability to third parties : Towing and release fees : As stated in the excess and limit section Sasria included : Yes	5 000 000	2.62
EXCESS OPTIONS	Basic excess : R 5000 Additional excess : 0 Voluntary excess : R 0		
DISCLOSURES	Registered owner : P Oosthuizen Registered owner's date of birth : 28-09-1983 Financial institution : NATIS code : Standard Performance enhancing modifications : No		
SECURITY DETAILS	<u>Tracking devices installed</u> First tracking device type : None Second tracking device type : None		
	<u>Tracking device requirements</u> First tracking device required : No Second tracking device required : No Minimum security measure - : Factory Fitted Immobiliser required : Overnight parking : In Lock garage		
VEHICLE EXTRAS	Included in the vehicle's Sum Insured Vehicle keys	23 235	
DRIVER DETAILS			



Driver Name	: P Oosthuizen		
Date of Birth	: 28 Sep 1983		
Gender	: Male		
Marital Status	: Unknown		
License Type	: B		
Licence issued	: 2001		
Uninterrupted comprehensive cover from	: 0		
ADDITIONAL COVER YOU CAN CHOOSE		Refer to the excess and limits section if you have selected any of the cover(s) below	
Car Hire	: No	-	-
Keys, locks and remote controls - increased cover	: No	-	-
Paying off your Vehicle	: No	-	-
Extension of liability	: No	-	-
4 x 4 Cover	: No	-	-
Tyre Cover	: No	-	-
TOTAL		786.39	



MOTOR

Item Reference	: MOT0005	Sum insured	Premium
RISK ADDRESS	: 44 VAN BERGEN STREET, BRACKENHURST, BRACKENHURST, ALBERTON, 1448		
RISK DETAILS	<p>Start date : 01 Jan 2026</p> <p>Make : SUZUKI</p> <p>Model : GRAND VITARA 1.5 GL A/T (2023 - 12/2025)</p> <p>Year of manufacture : 2024</p> <p>Vehicle source code : 59051310</p> <p>Registration number : LN87PLGP</p> <p>VIN/Chassis number : MA3TYKJ1S00105705</p> <p>Engine number : K15BN1445406</p> <p>Mileage range : Average</p> <p>Vehicle condition : Good</p>		863.20
SUM INSURED ADJUSTMENT	<p>Base Retail Value : 313 800</p> <p>Mileage and condition adjustment : 313 800</p> <p>Final Sum Insured : 332 245</p> <p>Final Sum Insured Including Specified Accessories</p>		
IMPORTANT: If your vehicle is determined to be a total loss/written off, the claim payment may differ from the reflected sum insured, as it will be based on the actual retail value at time of claim, adjusted for mileage and condition. We will pay the actual value of the vehicle, or the sum insured, whichever is the lowest.			
COVER DETAILS	<p>Basis of settlement : Retail Value</p> <p>Cover option : Comprehensive</p> <p>Condition of use : Private, Work and Business</p> <p>Liability to third parties : </p> <p>Towing and release fees : As stated in the excess and limit section</p> <p>Sasria included : Yes</p>	5 000 000	2.62
EXCESS OPTIONS	<p>Basic excess : R 5000</p> <p>Additional excess : 0</p> <p>Voluntary excess : R 0</p>		
DISCLOSURES	<p>Registered owner : A Oosthuizen</p> <p>Registered owner's date of birth : 02-04-1987</p> <p>Financial institution : </p> <p>NATIS code : Standard</p> <p>Performance enhancing modifications : No</p>		
SECURITY DETAILS	<p>Tracking devices installed</p> <p>First tracking device type : None</p> <p>Second tracking device type : None</p> <p>Tracking device requirements</p> <p>First tracking device required : No</p> <p>Second tracking device required : No</p> <p>Minimum security measure - : Factory Fitted</p> <p>Immobiliser required : </p> <p>Overnight parking : In Lock garage</p>		
VEHICLE EXTRAS	<p>Included in the vehicle's Sum Insured</p> <p>Vehicle keys</p>	18 445	
DRIVER DETAILS			



Driver Name	: A Oosthuizen		
Date of Birth	: 02 Apr 1987		
Gender	: Female		
Marital Status	: Married		
License Type	: B		
Licence issued	: 2007		
Uninterrupted comprehensive cover from	: 0		
ADDITIONAL COVER YOU CAN CHOOSE		Refer to the excess and limits section if you have selected any of the cover(s) below	
Car Hire	: No	-	-
Keys, locks and remote controls - increased cover	: No	-	-
Paying off your Vehicle	: No	-	-
Extension of liability	: No	-	-
4 x 4 Cover	: No	-	-
Tyre Cover	: No	-	-
TOTAL		865.82	



**For further information about
your cover refer to the
following:**

Please refer to the excess and limit section in this policy schedule if you have selected any of the cover(s)



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Application Version: 3.1.486.3

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Page 19 of 20

ADDITIONAL SERVICES SCHEDULE

POLICY INFORMATION

Provider	One Loyalty Assist & Lifestyle Benefits
Value Added Product	Rodel4U Assist
Quote No	ONELOYAL-AMB0489-RODASS-9104680
Start Date	01-01-2026
Review Date	01-01-2027
FSP No.	Not advised
Tel No.	0861 111 082
Fax No.	Not advised
Email	info@rodelsa.co.za
Physical Address	33 Ballyclare Drive, Ballywoods Office Park, Cedarwood House, Ground Floor, Bryanston, Johannesburg, 2021
Postal Address	Not advised

RODEL4U ASSIST

Rodel4U Assist Number 0861 111 082

Sum Insured	Premium
-	98.00
Policy Fees	-
POLICY TOTAL	98.00

GRAND TOTAL	98.00
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DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS

INTERMEDIARY SERVICES ACT NO.37 2002 FAIS & NON-LIFE INSURANCE ACT
IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS
(This notice does not form part of the Insurance Contract)

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

ABOUT THE INTERMEDIARY (INSURANCE BROKERAGE)

Business Name : Ambassador Risk Solutions CC
Physical Address : Irene Street 6, Irenepark, Klerksdorp, 2571
Postal Address : Irene Street 6, Irenepark, Klerksdorp, 2571
Telephone : 018 464 3118 Fax : 086 615 3774
Web : Email : Gerda@ambas.cc
Registration Number : 2003/014789/23
VAT Number : 4160211837
Authorised Financial Services Provider Licence No: 16039

Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

BROKER'S COMPLIANCE OFFICER

Name :
Physical Address : Block A Unit 4, Rock Cottage Office Estate, C/O Christiaan De Wet & John Vorster Drive, Randpark Ridge, 2169
Postal Address : Block A Unit 4, Rock Cottage Office Estate, C/O Christiaan De Wet & John Vorster Drive, Randpark Ridge, 2169
Telephone : 011 794 1189 Fax : 086 636 5359 Email :
Contact Person : Mr JD Wessels

ABOUT THE ADMINISTRATOR

Name : Rodel Administration Services (Pty) Ltd
Physical Address : 269 Veale Street, Nieuw Muckleneuk, Brooklyn, Pretoria
Postal Address : 269 Veale Street, Nieuw Muckleneuk, Brooklyn, Pretoria
Telephone : 011 100 1999 Fax :
Email : info@rodelsa.co.za
Authorised Financial Services Provider Licence No: 5431
Registration Number : 1997/013419/07
VAT Number : 4420210264

Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

ADMINISTRATOR COMPLIANCE OFFICER DETAILS

Compliance Officer : The Compliance Toolbox (Pty) Ltd
Physical Address : 88 Topaz, Kloofendal, 1724
Postal Address : P.O. Box 2577, Honeydew, 2040
Telephone : (011) 794 1189 Fax : Email : Charmaine@ctb.co.za
Contact Person : Charmaine van Wyk

PROFESSIONAL INDEMNITY AND GUARANTEE

Your Administrator have Professional Indemnity Insurance.
The IGF number for our Collection Agent is : 45351
Your Administrator have Fidelity Guarantee Cover.

ABOUT THE INSURER

Name : The Hollard Insurance Company Limited (Binder)
Physical Address : Hollard Arcadia Campus, 22 Oxford Road, Parktown, Johannesburg, 2193
Postal Address : P.O. Box 87419, Houghton, Johannesburg, 2041
Telephone : (011) 351 5000 Fax : (011) 351 8034
Website : www.hollard.co.za Email : info@hollard.co.za
Registration Number : 1952/003004/06
VAT Number : 4450117405

Authorised Financial Services Provider Licence No: 17698

Authorised to provide Financial Services in Respect of Licence Category 1: 1.2 Non-Life Personal and 1.6 Non-Life Commercial Lines

INSURER COMPLIANCE OFFICER

Name : Hollard Compliance Department
Telephone : 011 351 5000 Fax :
Contact Person : Group Compliance Department Email : compliance@hollard.co.za

DETAILS OF HOW TO INSTITUTE A CLAIM

Should you have a claim against your policy, please contact your Broker or Scheme Administrator for details.

FRAUD AND COMPLAINTS

COMPLAINTS RESOLUTION

Should you have any complaints with respect to the product and service provided please write to:

Name The Hollard Insurance Company Limited
Department Hollard Insure Complaints



Email address hollardinsurecomplaints@hollard.co.za
Website www.hollard.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the National Financial Ombud Services for matters relating to your policy itself, like claims, details of which appear below.

CLAIMS

Procedures for the submission of claims are detailed in the policy wording in the sections of the policy headed GENERAL. In the event of a possible claim you must notify the insurers as soon as possible. The contact details of your insurer is detailed above.

In the event of a claim you will be required to supply the following:

- Details of other insurance covering the same event
- Written details of the event unless otherwise instructed
- Information and proof in support of the claim
- Documents or details of any communication in connection with the claim.

You must make no admission or statement of liability or make any offer to any third party. Claims resulting from loss, theft or malicious damage must be reported to the police. You must notify the insurer immediately, once you become aware of any impending prosecution. In the event of a claim you may become responsible for a first amount payable in respect of a claim. Details of any such responsibility is shown in the policy wording and the amount is shown in the policy schedule.

GENERAL COMMENTS

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claim's costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com <mailto:Hollard@tip-offs.com>.

POPIA Declaration

Your privacy

We care about the privacy, security and online safety of your personal information and we take our responsibility to protect this information very seriously. In order to provide you with insurance, we have to process your personal information. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. For more information, please read our official Privacy Policy on our website.

TYPE OF POLICY

This is a Non-Life Insurance policy, paid Monthly.

EXTENT OF YOUR PREMIUM OBLIGATIONS

Your premium obligations are:

Total Premium	:	3 236.75
Sasria	:	17.31
Broker Fees	:	-
Underwriter Fees	:	-
Administrator Fees	:	129.47 Paid Monthly to Rodel Administration Services (Pty) Ltd (Head Office)
Retained Fee	:	-
Additional Services	:	98.00
Additional Services Broker Fees	:	-
Additional Services Underwriter Fees	:	-
Total Payable	:	3 481.53
Inclusive of Commission of	:	473.47 Paid Monthly to Ambassador Risk Solutions CC
Inclusive of Commission for		
Additional Services of	:	53.72
Inclusive of VAT of	:	441.33
Inclusive VAT for Additional Services of	:	12.78

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Payment method has not been selected

WARNING

- Do not sign any blank or partially completed application forms.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.
- Request a letter of representation from your adviser.



OTHER MATTERS OF IMPORTANCE

- a) You must be informed of any material changes to the information provided above.
- b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- c) A polygraph or 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.
- d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- f) You must, on your request, be supplied with a written or printed copy of any transaction requirement within a reasonable time.
- g) Do not sign any blank or partially completed application form.
- h) Complete all forms in ink.
- i) Keep all documents handed to you.
- j) Make a note as to what is said to you.
- k) Don't be pressurised to buy the product.
- l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full comparison between the existing and the replacement product.
- m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services, including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- q) You have the right to request recordings of any disclosures provided telephonically.
- r) Review your cover periodically to ensure it is appropriate for your needs.
- s) Insurance products and services are regulated by Financial Services legislation, and you are afforded statutory protections by way of the various Acts dealing with financial services. If your policy includes additional value-added products or services, which are not defined as financial or insurance products, they are not regulated under these Acts and these same protections will not be afforded to you. Examples of these value-added products would be home assist, road assist and legal advice products.

ADDITIONAL SERVICES

ABOUT THE UNDERWRITING MANAGER/SERVICE PROVIDER

POLICY INFORMATION

Provider : One Loyalty Assist & Lifestyle Benefits

Value Added Product : Rodel4U Assist

Quote No : ONELOYAL-AMB0489-RODASS-9104680

Physical Address : 33 Ballyclare Drive, Ballywoods Office Park,Cedarwood House, Ground Floor,Bryanston,Johannesburg,2021

Postal Address : Not advised

Telephone : 0861 111 082 Fax No. : Not advised

Website : www.oneloyaltyrewards.co.za Email : info@rodelsa.co.za

Authorised Financial Services Provider Licence No: Not advised

PARTICULARS OF SASRIA SOC LIMITED

Should you have requested cover provided by SASRIA SOC LIMITED, Registration No. 1979/000287/30, details are as follows:

Physical Address : 36 Fricker Road, Illovo, Sandton, 2196

Postal Address : P.O. Box 653367, Benmore, 2010 Ethics & Fraud Hotline.Telphone : 0800 212 676

Telephone : (011) 214 0800 / 086 172 7742 Website: www.sasria.co.za

Email : contactus@sasria.co.za

Claims Procedure : In the event of a claim, all relevant documentation relating to your claim must be submitted to the Nominated Insurer, the name and address that appears above.

Compliance Officer : Mr. Mziwoxolo Mavuso

Telephone : (011) 214 0800 / 086 172 7742 Email : mziwoxolom@sasria.co.za or contactus@sasria.co.za

Complaints : Complaints in respect of a Representative (Nominated Insurer) to be addressed to:
Compliance Officer, Sasria SOC Limited, P.O. Box 653367, Benmore, 2010

Authorised Financial Services Provider Licence No: 39117

Vat Registered Number : 4140119340

Relevant Insurance Cover Held : Yes

Financial Products : Non-Life Commercial & Personal Lines

Conflict of Interest Policy : Sasria has adopted a Conflict of Interest Management Policy to avoid and mitigate any potential conflicts of interest. The policy is available at www.sasria.co.za



ABOUT YOUR SASRIA COUPON/POLICY

Name and Address of Sasri Agent Company	This is the underlying Insurer who issue your Sasria Coupon/Policy on behalf of Sasria SOC Limited
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by Sasria.
Premium R	These details are reflected in the quotation, in the policy schedule and in the Disclosure Notice forming part of disclosure for the underlying policy
Frequency of Premium	
Payments Manager of Premium	
Payments Due date for	
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the Disclosure Notice document which provided further details as to premium and monetary obligations

Sasria is striving for excellence. Should we fail to deliver on our service promises or for any complaints, you can send an email to: contactus@sasria.co.za

PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA (NFOSA)

The NFOSA is available to advise you in the event of a complaint regarding intermediary services and advice.

Name : National Financial Ombud Scheme South Africa (NFOSA)
Physical Address : Johannesburg - 110 Oxford Road, Houghton Estate, Johannesburg 2198
Cape Town - Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7700
Share call : 0860 800 900 WhatsApp: +27 (0) 66 473 0157
Email : info@nfosa.co.za Web site: www.nfosa.co.za

PARTICULARS OF THE FAIS OMBUDSMAN

ARTICLES OF THE FAIS OMBUDSMAN

Physical Address	: Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010		
Postal Address	: PO Box 41, Menlyn Park, 0063		
Telephone	: (012) 762 5000 / (012) 470 9080	Share Call	: 086 066 3274
Email	: info@faisombud.co.za	Web site:	www.faisombud.co.za

PARTICULARS OF THE REGISTRAR OF NON-LIFE INSURANCE / FINANCIAL SECTOR CONDUCT AUTHORITY

PARTICULARS OF THE REGISTRAR OF NON-LIFE INSURANCE / FINANCIAL SECTOR CONDUCT AUTHORITY

Name : Financial Sector Conduct Authority (FSCA)
Postal Address : P.O. Box 35655, Menlo Park, 0102
Telephone : (012) 428-8000 Fax: (012) 346-6941 Contact Centre: 0800 20 37 22
Website : www.fsca.co.za

GENERAL

The policy wording and schedule must be read as one document. If you need advice on any aspect of your policy, first amounts payable, claims procedures, or your responsibility to pay premiums, please contact your insurance broker or your insurer as indicated on the accompanying schedule.

SECTION 21 OF THE CODE OF CONDUCT

The Code of Conduct provides that no provider may request or induce, in any manner, a client to waive any right or benefit conferred on the client, by or in terms of, any provisions of this code, or recognise, accept or act on any such waiver by the client, and any such waiver is null and void.

SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders.

The sharing of information includes, but is not limited to, information sharing via the Information Data Sharing System operated by TransUnion on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein gives consent to the said information being disclosed to any other insurance company or its agent.

You are similarly giving consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases.

By insuring or renewing your insurance, you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regard to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Data Sharing System.

