

Schedule of Insurance

Ashanti Financial Services (Pty) Ltd

Ashanti Financial Services (Pty) Ltd is a licensed non-life insurer and FSP. 33244.

Trading As: Ashanti MBS

Reg No: 2011/106975/07 Vat Number: 4060258490

Physical Address: 6 Michael Street, Wilkoppies, North West, 2571

Postal Address: 6 Michael Street, Wilkoppies, North West, 2571

Phone: +27 (0)87 057-7461 E-Mail: susan@ashantimbs.co.za

This policy is underwritten by Renasa Insurance Company Limited, a licensed non-life insurer and FSP.

Renasa Commercial

ASH00007

Policy Details

Policy Number	ASH00007		
Insurer	Renasa Insurance Company Limited		
Contract Type	Monthly		
Period of Insurance	Cover is effective from [InceptionDate] and any uninterrupted period for which the full premium has been paid for after this date.	Cover Starts From	01 November 2024
Payment Type	You will be debited on the 1st day of each month, or nearest working day thereafter.	Policy Revision Date	01 November 2026

Bank Details

Account Holder	PrimeCo Meat Wholesale	Bank	FNB
Account Number	****620	Branch Code	250655

Policy Holder

Company Name	PrimeCo Meat Wholesale Pty Ltd	Description	Butchery
TradingAs	PrimeCo Meat Wholesale Pty Ltd	Registration Number	2000/123456/07
VAT Number	4810273187	Phone Number	+27 (0)12 0350383
Email	admin1@primecomeat.co.za		
Physical Address	Plaas Krelingspost Skietfontein,, De Wildt, De Wildt, North West, 0268		
Postal Address			

Insurer Details

Name	Renasa Insurance Company Limited		
Trading As	Renasa		
Postal Address	P.O. Box 412072, Craighall, Randburg, Gauteng, 2196		
Physical Address	1 Telesure Lane, Dainfern, Riverglen, Gauteng, 2191		
Registration Number	1998/000916/06	Telephone	+27 (0)11 380-3080
Vat Number	4290173253	E-Mail	info@renasa.co.za



Administrator

Name	Renasa Direct - Klerksdorp		
Trading As	Renasa Direct		
Postal Address	Unspecified		
Physical Address	55 Parfitt Avenue, Park West, Free State, 9301		
Registration Number	1998/000916/06	Telephone	+27 (0)51 406-5900
Vat Number	4290173253	Fax	+27 (0)512 4474042
		E-Mail	info@renasa.co.za



AUTHORISED SIGNATORY

(on behalf of the Company)

27 January 2026

You or your broker have 15 days within which you must check the content of the policy and schedule. If you do not advise us of any errors or omissions, we will not be liable for such error or omission in the event of a loss.

Additional Information

Sharing of insurance information

I acknowledge that sharing of insurance information about me, including credit information, for underwriting and claims purposes between insurers is in the public interest. It enables insurers to underwrite policies and assess risks fairly and to reduce fraudulent claims so that premiums can be limited.

I waive my right to privacy and those of any person that I represent regarding the information that I or another person on my behalf provides. I acknowledge that the information that I provide may be stored in the shared database and used as set out above. It can also be used for any decision about my policy or the meeting of any claim.

I consent to the information being given to another insurance company or its agents. I acknowledge that the information about me may be verified against legally recognised sources or databases.

I agree that this schedule shall be the basis of the contract between the insurer and myself.

PREMIUM SCHEDULE AND INDEX OF COVER

Section of Cover	Items	Cover Inc.	Sasria Included	Sum Insured	Pro Rata / Adjustment	Monthly Premium
Fire Section	6	Yes	Yes	R130,730,345	R0.00	R27,564.25
Office Contents Section	1	Yes	Yes	R292,820	R0.00	R322.36
Business Interruption Section	1	Yes	Yes	R58,133,300	R0.00	R10,135.36
Burglary Section	1	Yes	N/A	R300,000	R0.00	R2,309.58
Goods in Transit Section	1	Yes	Yes	R750,000	R0.00	R5,414.58
Business All Risks Section	2	Yes	Yes	R237,520	R0.00	R1,115.92
Accidental Damage Section	1	Yes	Yes	R250,000	R0.00	R258.33
Public Liability Section (Claims made)	1	Yes	N/A	R1,000,000	R0.00	R381.00
Motor Section (Commercial)	45	Yes	Yes	R34,084,676	R0.00	R106,144.43
Car Hire	2	Yes	N/A		R0.00	R346.03
Excess Buy Down	6	Yes	N/A		R0.00	R1,164.07
Renasa Assist	6	Yes	N/A		R0.00	R120.00
Computer Equipment Section	9	Yes	Yes	R687,741	R0.00	R1,908.94
Inception Value Policy (Commercial and Domestic)	4	Yes	N/A	R2,825,000	R0.00	R1,241.48
				Cover Sub-Total	R0.01	R158,426.32
Fees						
Broker Fee					R0.00	R86.25
				Fee Sub-Total	R0.00	R86.25
Sasria						
SASRIA Cars					R0.00	R31.44
SASRIA Commercial Standing Charges, Gross Profit, Working Expenses, Net Profit and Advance Standing Charges					R0.00	R4,559.98
SASRIA Fire - Commercial					R0.00	R5,186.14
SASRIA Fixed & Non- Adjustable Underlying Policy Premiums (without RSC C)					R0.00	R157.04
SASRIA Goods Vehicles					R0.00	R1,803.59
SASRIA Heavy Commercial vehicles					R0.00	R758.11
				Sasria Sub-Total	R0.00	R12,496.30
					Total Monthly Payment	R171,008.86
					Pro Rata / Adjustment	R0.01
					Next Monthly Payment	R171,008.87

IMPORTANT INFORMATION

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. VAT is included at 15 %. Renasa Insurance Company Limited VAT vendor: 4290173253 Excesses are not subject to VAT. All Sums Insured / Limits of Indemnity / Compensation specified in this Policy Schedule are inclusive of VAT. The total includes VAT of R22,305.50 and Broker Commission of R24,922.21. This Policy schedule read together with the policy wording constitutes the contract between Renasa Insurance Company Limited (the insurer) and you (the insured) and it revokes all previous schedules which may have been issued in terms of this policy.

NOTE TO POLICY HOLDER

A. TERRITORIAL LIMITS APPLICABLE TO THIS POLICY

The Territorial Limits applicable to this Policy are as follows:

all premises and/or property as stated in each Section owned, or occupied, or used by the insured for the purposes of The Business or shown to be the premises of a Supplier and/or Customer under the Business Interruption Section and where applicable any premises owned or occupied by the named director(-s) as private residence(-s), all of which are situated or being used in the Republic of South Africa, Namibia, Swaziland, Botswana, Lesotho, ,Zimbabwe, Mozambique and Malawi.

The territorial limits will not apply to items insured under Business All Risks, Electronic Equipment and/or persons insured in terms of Group Personal Accident and Stated Benefits unless agreed otherwise.

Index of Cover

Fire Section

Damage due to fire, lightning, explosion, malicious damage, earthquake and special perils (e.g. storm damage) can be insured hereunder.

Item 1 - Stock Materials		Sum Insured	R15,972,000	Item Premium	R3,141.16
				Extensions Premium	R1.25
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R3,142.41
Risk Details					
Description	Stock Materials	Commercial Column	Column 4 - Stock and Material trade		
Total Sum Insured	R15,972,000	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		
Construction	Standard				
Item Extensions		Cover	Sum Insured	Gross Premium	
Earthquake Extension		Yes		R0.00	
Special Perils Extension (Wind, Water, Others)		Yes		R0.00	
Malicious Damage Extension		Yes		R0.00	
Capital Additions		Yes		R0.00	
Leakage extension - First Loss Basis		No		R0.00	
Leakage Extension - Full Value Basis		No		R0.00	
Disposal of Salvage		No		R0.00	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Riot and Strike (ex RSA) Extension		No		R0.00	
Subsidence and Landslip Extension - Limited Cover (Endorsement)		No		R0.00	
Escalator Clause Extension		No		R0.00	
Inflation Clause		No		R0.00	
Deterioration of stock		No		R0.00	
Stock Declaration Conditions		No		R0.00	
SASRIA: Security Costs (Protection of Property / imminent loss)		No		R0.00	
Item Endorsements					
COMMREN48 PALLETS WARRANTY					
It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock					
Item 2 - Plant, Machinery, Fixtures & Fittings		Sum Insured	R16,015,128	Item Premium	R3,149.64
				Extensions Premium	R1.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R3,151.31
Risk Details					
Description	Plant, Machinery, Fixtures & Fittings	Commercial Column	Column 3 - Plant and Machinery		
Total Sum Insured	R16,015,128	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		
Construction	Standard				
Item Extensions		Cover	Sum Insured	Gross Premium	
Earthquake Extension		Yes		R0.00	
Special Perils Extension (Wind, Water, Others)		Yes		R0.00	
Malicious Damage Extension		Yes		R0.00	
Capital Additions		Yes		R0.00	
Leakage extension - First Loss Basis		No		R0.00	
Leakage Extension - Full Value Basis		No		R0.00	
Disposal of Salvage		No		R0.00	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.67	
Riot and Strike (ex RSA) Extension		No		R0.00	
Subsidence and Landslip Extension - Limited Cover (Endorsement)		Yes		R0.00	
Escalator Clause Extension		No		R0.00	
Inflation Clause		No		R0.00	
Deterioration of stock		No		R0.00	
Stock Declaration Conditions		No		R0.00	
SASRIA: Security Costs (Protection of Property / imminent loss)		No		R0.00	
Item Endorsements					
COMMREN48 PALLETS WARRANTY					
It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock					
Item 3 - Building (Includes fixtures in cold room)		Sum Insured	R82,500,000	Item Premium	R15,125.00
				Extensions Premium	R1.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R15,126.67
Risk Details					
Description	Building (Includes fixtures in cold room)	Commercial Column	Column 1 - Buildings		
Total Sum Insured	R82,500,000	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		
Construction	Standard				

Item Extensions	Cover	Sum Insured	Gross Premium
Earthquake Extension	Yes		R0.00
Special Perils Extension (Wind, Water, Others)	Yes		R0.00
Malicious Damage Extension	Yes		R0.00
Capital Additions	Yes		R0.00
Leakage extension - First Loss Basis	No		R0.00
Leakage Extension - Full Value Basis	No		R0.00
Disposal of Salvage	No		R0.00
Additional Claims Preparation Cost	Yes	R10,000.00	R1.67
Riot and Strike (ex RSA) Extension	No		R0.00
Subsidence and Landslip Extension - Limited Cover (Endorsement)	No		R0.00
Escalator Clause Extension	No		R0.00
Inflation Clause	No		R0.00
Deterioration of stock	No		R0.00
Stock Declaration Conditions	No		R0.00
SASRIA: Security Costs (Protection of Property / imminent loss)	No		R0.00

Item Endorsements

COMMREN48 PALLETS WARRANTY

It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock

Item 4 - Genset 770 KVA	Sum Insured	R1,331,000	Item Premium	R1,042.62
			<i>Extensions Premium</i>	R1.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,044.28

Risk Details

Description	Genset 770 KVA	Commercial Column	Column 3 - Plant and Machinery
Total Sum Insured	R1,331,000	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268
Construction	Standard		

Item Extensions	Cover	Sum Insured	Gross Premium
Earthquake Extension	Yes		R0.00
Special Perils Extension (Wind, Water, Others)	Yes		R0.00
Malicious Damage Extension	Yes		R0.00
Capital Additions	Yes		R0.00
Leakage extension - First Loss Basis	No		R0.00
Leakage Extension - Full Value Basis	No		R0.00
Disposal of Salvage	No		R0.00
Additional Claims Preparation Cost	Yes	R10,000.00	R1.67
Riot and Strike (ex RSA) Extension	No		R0.00
Subsidence and Landslip Extension - Limited Cover (Endorsement)	No		R0.00
Escalator Clause Extension	No		R0.00
Inflation Clause	No		R0.00
Deterioration of stock	No		R0.00
Stock Declaration Conditions	No		R0.00
SASRIA: Security Costs (Protection of Property / imminent loss)	No		R0.00

Item Endorsements

COMMREN48 PALLETS WARRANTY

It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock

Item 5 - 90 KWP PV System with 440KWp (DC) PV System and solar panels	Sum Insured	R14,637,217	Item Premium	R5,037.64
			<i>Extensions Premium</i>	R1.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R5,039.31

Risk Details

Description	90 KWP PV System with 440KWp (DC) PV System and solar panels	Commercial Column	Column 5 - Miscellaneous
Total Sum Insured	R14,637,217	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268
Construction	Standard		

Item Extensions	Cover	Sum Insured	Gross Premium
Earthquake Extension	Yes		R0.00
Special Perils Extension (Wind, Water, Others)	Yes		R0.00
Malicious Damage Extension	Yes		R0.00
Capital Additions	Yes		R0.00
Leakage extension - First Loss Basis	No		R0.00
Leakage Extension - Full Value Basis	No		R0.00
Disposal of Salvage	No		R0.00
Additional Claims Preparation Cost	Yes	R10,000.00	R1.67
Riot and Strike (ex RSA) Extension	No		R0.00
Subsidence and Landslip Extension - Limited Cover (Endorsement)	No		R0.00
Escalator Clause Extension	No		R0.00
Inflation Clause	No		R0.00

Deterioration of stock	No	R0.00
Stock Declaration Conditions	No	R0.00
SASRIA: Security Costs (Protection of Property / imminent loss)	No	R0.00

Item Endorsements
Solar Additions

Qty Description Cost per Unit Total ZAR
3 Solis 110 KWp R 87 520,00 R 262 560,00

1 Solis 40 KWp R 47 490,00

802 Tier 1 PV Panels 545 Watt R 3 379,00 R 2 709 958,00

1 Fixings, Structures Brackets and
Solar Cable R 380 701,92

1 Other Materials (Cables,
Distribution Boxes, Fuses, Breaker
Switches, Wiring, MC 4 Connectors,
Armoured Cable etc.) R 734 740,34

1 CT's and Smart Logger R 67 300,96

1 Genset Integration Unit R 97 598,65

Sub-Total R 4 391247,91
VAT (15%) R658 687.18
Total R 5 049 935,09

COMMREN48 PALLETS WARRANTY

It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock

Item 6 - Weegbrug	Sum Insured	R275,000	Item Premium	R60.27
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R60.27

Risk Details			
Description	Weegbrug	Commercial Column	Column 5 - Miscellaneous
Total Sum Insured	R275,000	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268
Construction	Standard		

Item Extensions	Cover	Sum Insured	Gross Premium
Earthquake Extension	Yes		R0.00
Special Perils Extension (Wind, Water, Others)	Yes		R0.00
Malicious Damage Extension	Yes		R0.00
Capital Additions	Yes		R0.00
Leakage extension - First Loss Basis	No		R0.00
Leakage Extension - Full Value Basis	No		R0.00
Disposal of Salvage	No		R0.00
Additional Claims Preparation Cost	No		R0.00
Riot and Strike (ex RSA) Extension	No		R0.00
Subsidence and Landslip Extension - Limited Cover (Endorsement)	No		R0.00
Escalator Clause Extension	No		R0.00
Inflation Clause	No		R0.00
Deterioration of stock	No		R0.00
Stock Declaration Conditions	No		R0.00
SASRIA: Security Costs (Protection of Property / imminent loss)	No		R0.00

Item Endorsements
COMMREN48 PALLETS WARRANTY

It is warranted that all stock which is susceptible to water damage is raised at least 150mm off the floor and placed on to pallets, racks or the like. In the event of non-compliance with this warranty, the company will not indemnify the insured in respect of water damage to such stock

Section Endorsements

COMM002F Change of Occupancy and / or Use - Warranty

It is warranted that notice will be given to the company should the occupancy or use of the premises or insured items change from that which was originally advised to the company.

COMMREN52 THATCH CONSTRUCTION WARRANTY

It is warranted that:

1. Chimney penetration / Jet Master / Extraction Ducting

Where chimneys / jet master / extraction ducting penetrates the roof of any thatch building, the chimney, stacks are constructed in such a way that the outer faces in contact with the thatch do not become hot. In normal chimneys, a full brick thickness (220mm) is necessary to satisfy this requirement. All mortar joints in the stack are properly filled. Where the chimney stack / jet master steel funnel / extraction ducting penetrates the roof plane, this is dressed with a sheet metal or fibreglass reinforced polyester flashing under, between and over the top surface of the thatch. The width of the flashing is at least 250 mm.

2. Spark Arrestor

A spark arrestor, fitted not less than 700 mm from the top of the stack, is provided in all chimney stacks. The spark arrestor typically comprises a 10 mm x 10 mm x 1 mm (minimum) section of stainless-steel wire mesh across the full width of the flue and securely built into the flue around the edges or supported on mild steel dowels.

3. Cleaning of Chimney Flues

The chimney flues are cleaned at least annually prior to winter use, by competent persons to avoid an accumulation of soot, which may ignite and generate sparks.

4. Encroachment of Grass are kept, up to 25 meters on all sides of the insured buildings, or the boundary perimeter, whichever is closer, clear of all bushes, jungle, grass and weeds. This does not apply to cultivated and maintained lawns and gardens, if any.

5. Lightning Conductors – applicable to structures exceeding 50 square meters.

A SABS approved lightning conductor is installed.

The effective height of the lightning mast/s is of such a height that it/they provide a shielding angle to the structure/s that it is protecting of a minimum angle of 45 degrees taken from the highest tip of the mast to ground zero. Whether the lightning mast is attached or free standing it is bonded to the earth electrode of the structure or an earth electrode of its own source. Where metals are used in the thatch construction (i.e wire mesh, metal coated insulation, etc). These are bonded to the earthed metal water main or earth electrode of the structure.

Where chimneys and gable ends are present that are not protected by the appropriate shielding in (1) above, i.e. often the chimney extends above the shielding angle of the lightning mast, a peripheral conductor is used around the chimney or along the gable and this is connected to a down conductor bonded to the earth electrode or water main.

Additional Excesses

Additional Excess applies to all fire related claims till such a time the sufficient fire protection and sprinkler systems has been finalized:

Additional excess of 5% min R500.00, first claim within 24 months of inception.

Additional excess of 10% min R1 000.00, second claim within 24 months of inception.

Additional excess of 15% min R1 500.00, third claim within 24 months of inception.

Additional excess of 20% min R2 000.00, fourth and any claim after within 24 months of inception.

COMM009F Surge Arrestor Condition

It is hereby declared and agreed that indemnity for loss of or damage to electronic equipment arising from lightning will be provided subject to surge arrestors being installed at the insured premises on all data lines, power supply plugs and to electrical distribution boards. Should this requirement not be complied with, an additional lightning excess of 10% of the claim with a minimum of R 2 500 will apply.

COMM004F Column Descriptions and Meaning

Column 1:

Buildings constructed of brick, stone or concrete and roofed with slate tiles metal concrete or asbestos unless otherwise stated in the schedules including landlord's fixtures and fittings therein and thereon walls (except dam walls) gates, posts and fences.

Column 2:

The number of months rent/rental value stated in the schedule.

Column 3:

Plant, machinery, landlords fixtures and fittings for which the Insured is responsible and all other contents excluding property more specifically insured.

Column 4:

Stock and materials in trade.

Column 5:

Miscellaneous as described and tenants' improvements.

TOTAL SECTION PREMIUM
R27,564.25

Section Excesses

Fire Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic	R2,500 (per claim)
Unoccupied 30 /60 Days	Additional 20% of claim (per claim)
Temperature clause (only applicable to deterioration of stock)	As Stated in Schedule (per claim)
Goods in the Open	10% of claim minimum R2,500 (per claim)
Solar Systems	10% of claim minimum R2,500 (per claim)
Lightning	Additional R1,000 (per claim)

Geyser – if stated in schedule to be insured

10% of claim minimum R2,000 (per claim)

Office Contents Section

Damage to office contents due to fire, lightning, explosion malicious damage, earthquake, special perils (e.g. storm damage) and theft of fixtures and fittings can be insured hereunder. Electronic data processing equipment are excluded and must be insured under the Electronic section.

Item 1 - Office Contents		Sum Insured	R292,820	Item Premium	R60.27
				Extensions Premium	R262.08
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R322.36

Risk Details				
Description	Office Contents	Total Sum Insured	R292,820	
Address	R566,Gedeelte 64, Plaas Krelingspost, Skietfontein, De Wildt, North West, 0268	Burglar Alarm Warranty applicable	Yes	

Item Extensions	Cover	Sum Insured	Gross Premium
Sub-Section B Rent	Yes	R73,205.00	R0.00
Sub-Section C Documents	Yes	R50,000.00	R5.00
Sub-section D Legal Liability (Documents)	Yes	R50,000.00	R3.75
Sub-Section E Increase in Cost of Working	Yes	R60,500.00	R0.00
Theft by Forcible Entry	Yes	R60,500.00	R252.08
Riot and Strike (excluding RSA and Namibia)	No		R0.00
Additional Claims Preparation Cost	Yes	R10,000.00	R1.25
Additional Fire Extinguishing Charges	No		R0.00
Locks and Keys	Yes	R1,000.00	R0.00

Section Endorsements

COMMREN52 THATCH CONSTRUCTION WARRANTY

It is warranted that:

1. Chimney penetration / Jet Master / Extraction Ducting

Where chimneys / jet master / extraction ducting penetrates the roof of any thatch building, the chimney, stacks are constructed in such a way that the outer faces in contact with the thatch do not become hot. In normal chimneys, a full brick thickness (220mm) is necessary to satisfy this requirement. All mortar joints in the stack are properly filled. Where the chimney stack / jet master steel funnel / extraction ducting penetrates the roof plane, this is dressed with a sheet metal or fibreglass reinforced polyester flashing under, between and over the top surface of the thatch. The width of the flashing is at least 250 mm.

2. Spark Arrestor

A spark arrestor, fitted not less than 700 mm from the top of the stack, is provided in all chimney stacks. The spark arrestor typically comprises a 10 mm x 10 mm x 1 mm (minimum) section of stainless-steel wire mesh across the full width of the flue and securely built into the flue around the edges or supported on mild steel dowels.

3. Cleaning of Chimney Flues

The chimney flues are cleaned at least annually prior to winter use, by competent persons to avoid an accumulation of soot, which may ignite and generate sparks.

4. Encroachment of Grass are kept, up to 25 meters on all sides of the insured buildings, or the boundary perimeter, whichever is closer, clear of all bushes, jungle, grass and weeds. This does not apply to cultivated and maintained lawns and gardens, if any.

5. Lightning Conductors – applicable to structures exceeding 50 square meters.

A SABS approved lightning conductor is installed.

The effective height of the lightning mast/s is of such a height that it/they provide a shielding angle to the structure/s that it is protecting of a minimum angle of 45 degrees taken from the highest tip of the mast to ground zero. Whether the lightning mast is attached or free standing it is bonded to the earth electrode of the structure or an earth electrode of its own source. Where metals are used in the thatch construction (i.e wire mesh, metal coated insulation, etc). These are bonded to the earthed metal water main or earth electrode of the structure.

Where chimneys and gable ends are present that are not protected by the appropriate shielding in (1) above, i.e. often the chimney extends above the shielding angle of the lightning mast, a peripheral conductor is used around the chimney or along the gable and this is connected to a down conductor bonded to the earth electrode or water main.

COMMREN47 HOT WORKS PERMIT WARRANTY

The Insured hereby warrants that the following special precautions will be complied with on each occasion of any work involving the use of blow lamps, blow torches, flame guns, hot air guns, electric gas or other welding equipment, or portable grinding equipment:

(i) All blow lamps, blow torches and flame guns or hot air guns are to be lit in strict accordance with the manufacturer's instructions, not left unattended when lit and extinguished immediately after use;

(ii) The area in which the work is to be carried out (including adjoining shafts or opening and the area on the other side of any wall or partition) is to be inspected to establish whether any combustible material (other than the property to be worked upon) is in danger of ignition either directly or by conduction of heat;

(iii) Wherever practicable, all combustible material is to be removed to a distance of not less than 10 meters from the point of work and such material which cannot be removed is to be covered by overlapping sheets of non-combustible material or afforded equivalent protection;

(iv) Suitable fire extinguishing appliances are to be kept available for immediate use at the point of work;

(v) All portable grinders are to be switched on and used in strict accordance with the manufacturer's instructions and switched off when unattended and immediately after use;

(vi) A person who is competent in the use of fire extinguishing appliances is to be appointed to act as a firewatcher in conjunction with the operative using the equipment and to remain in attendance until use of all such equipment has ceased and all torches have been extinguishing and all portable grinders switched off.

(vii) Wherever practicable, gas cylinders not in use are to be kept outside the building in which the work is taking place or otherwise kept at least 15 metres from the point of work;

(viii) Immediately following completion of each period of work and during the period of not less than thirty minutes following completion of each period of work, a thorough and continuous check that there is no fire or risk of fire is to be made of the whole area in which the work is to be carried out (including adjoining shafts or opening and the area on the other side of any wall or partition).

*Warranty (vi) is deemed not to apply when the Insured works alone as a sole trader.

TOTAL SECTION PREMIUM
R322.36

Section Excesses

Office Contents Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic/ Burglary/ Theft / Lightning	10% of claim minimum R1,000 (per claim)
Liability to Documents	NIL (per claim)
Documents	NIL (per claim)

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

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Loss of Keys

R1,000 (per claim)

Business Interruption Section

Financial losses due to the reduction in turnover, gross profit or gross rentals as result of fire, lightning, explosion, malicious damage, earthquake or special perils (such as storm damage) can be insured hereunder.

Item 1 - Business Interruption Section	Sum Insured	R58,133,300	Item Premium	R9,931.11
			<i>Extensions Premium</i>	R204.25
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R10,135.36

Main

Total Sum Insured	R58,133,300	Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268
Indemnity Period	18	Item (Type of Cover)	Item 1: Gross Profit
Basis	Difference Basis		

Item Extensions	Cover	Sum Insured	Gross Premium
Item 2 - Gross Rentals	Yes	R1,210,500.00	R201.75
Item 3 - Revenue	No		R0.00
Item 4 - Additional Increase in Cost of Working	No		R0.00
Item 5 - Wages	No		R0.00
Item 6 - Fines and Penalties for Breach of Contract	No		R0.00
Accidental Damage Extension (As Defined)	Yes	R20,000.00	R2.50
Output (Alternative Basis) Clause	No		R0.00
Specified suppliers / sub contractors [First tier only]	No		R0.00
Unspecified suppliers / sub contractors [First tier only]	No		R0.00
Prevention of Access Extension	No		R0.00
Customers Extension	No		R0.00
Public Utilities Extension - Insured Perils Only	No		R0.00
Public Telecommunications Extension - Insured Perils only	No		R0.00
Additional Claims Preparation Cost	No		R0.00
Uninsured Costs	No		R0.00
Storage, Transit and Vehicle Storage Extension	No		R0.00
Contract Sites Extension	No		R0.00
Additional Premises Extension	No		R0.00

Item Endorsements

PUBLIC UTILITIES - INSURED PERILS

The clause wording for Public Utilities (Insured Perils) will be amended to read as follows:

Public Utilities – Insured perils only (If stated in the schedule to be included)

Property at electricity 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 public and which results in an interruption of water, gas or electricity to the premises of the insured.

Subject otherwise to all the Terms, Conditions and Exclusions of the policy.

TOTAL SECTION PREMIUM R10,135.36

Section Excesses

Business Interruption Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic	NIL (per claim)

Burglary Section

Theft of contents due to robbery or break-in can be insured hereunder.

Item 1 - Burglary		Sum Insured	R300,000	Item Premium	R2,200.00
				Extensions Premium	R109.58
Cover Start Date	01 November 2024			Total Premium	R2,309.58
Main					
Total Sum Insured	R300,000	Description	Burglary		
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Security	Linked Alarm - Armed Response		
Burglar Alarm Warranty Condition	Yes	Vehicle's in the Open	No		
Item Extensions		Cover	Sum Insured	Gross Premium	
Loss of landlords fixture and fittings		Yes	R10,000.00	R25.00	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Replacement of locks and keys		No		R0.00	
Building damage (First Loss Basis)		Yes	R100,000.00	R83.33	
Vehicles in the open		No		R0.00	
Business Interruption		Yes	R300,000.00	R0.00	
Item Endorsements					
COMM00IB BURGLAR ALARM WARRANTY - if shown in the schedule to apply					
The following burglar alarm warranty is applicable if:					
a. theft cover is conditional upon an alarm being fitted, or					
b. a discount has been allowed off the premium for the fitting of such an alarm,					
c. it is reflected in policy schedule that an alarm has been fitted,					
d. it is indicated on the policy schedule that the burglary alarm warranty is applicable,					
e. the Insured has indicated in the proposal form that the property is protected by a burglar alarm:					
It is a condition precedent to liability that the burglar alarm be professionally installed and supported by an armed response reaction unit to cover the insured premises and it is warranted that:					
a. the burglar alarm installed will be made fully operative while the premises is unoccupied. (For the purposes of this warranty the presence of an employee on the insured premises who has not been given full authority to activate or de-activate the alarm system and enter and exit that portion of the premises that is protected by such an alarm system, will not be regarded as being occupied).					
b. loss of or damage to the property, following upon the use of keys, the keypad code or remote control of the burglar alarm or a duplicate thereof belonging to the Insured, unless such keys, keypad code or remote control was obtained by violence or threat of violence to the valid holder thereof.					
c. the burglar alarm will be maintained in proper working order. However, the Insured is deemed to have discharged liability if the Insured have fulfilled the obligations under a maintenance contract with the installation/service company of the alarm system; and					
d. a valid and current contract is in force with the alarm service provider, including response by a reaction unit.					
If the installed alarm is an approved, certified burglar alarm, the Insurer is entitled to request full information of the relevant activating and de-activating log in the event of a claim.					
or					
Where the installed alarm is not an approved, certified burglar alarm,					
a. the said alarm must be a dual monitoring alarm. (For the purposes of this requirement, dual monitoring means that once the alarm is triggered, a signal will be transmitted by two different methods to the control room of the company monitoring the alarm).					
TOTAL SECTION PREMIUM				R2,309.58	

Section Excesses

Burglary Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic	10% of claim minimum R2,500 (per claim)
Vehicles in the Open / Locked Building	10% of claim minimum R5,000 (per claim)
Locks and Keys	5% of claim minimum R1,500 (per claim)

Goods in Transit Section

Loss of or damage to the whole or part of the property whilst anywhere in the world can be insured hereunder.

Item 1 - Goods in Transit Section		Sum Insured	R750,000	Item Premium	R5,406.25
				Extensions Premium	R8.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R5,414.58
Main					
Total Sum Insured	R750,000	Options		All Risk	
Sum Insured	R750,000	Means of Conveyance		Road, Rail and Air	
Item Extensions		Cover	Sum Insured	Gross Premium	
Debris removal		Yes	R10,000.00	R8.33	
Fire Extinguishing Charges		Yes	R10,000.00	R0.00	
Ropes, Tarpaulins & Packaging Materials Included		Yes	R150,000.00	R0.00	
Business Interruption (Goods In Transit)		Yes	R300,000.00	R0.00	
TOTAL SECTION PREMIUM					R5,414.58

Section Excesses

Goods in Transit Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic	10% of claim minimum R5,000 (per claim)
Theft / Hijacking / Armed hold-up	Additional 10% of claim (per claim)

Business All Risks Section

Items taken away from your premises such as cell phones, tools and other equipment can be insured hereunder.

Item 1 - Solis 110 KWp		Sum Insured	R87,520	Item Premium	R364.67
				<i>Extensions Premium</i>	R1.25
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R365.92
Risk Details					
Item Description	Other	Total Sum Insured	R87,520		
Description	Solis 110 KWp	Proof of Item	No		
Burglar Alarm Warranty Condition	Yes	Replacement Value Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Replacement Value Conditions		No		R0.00	
Increased Cost of Working		No		R0.00	
Riot and Strike (excluding RSA and Namibia)		No		R0.00	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Remote Signal or Jamming Extension		No		R0.00	
Item 2 - Solar System, Panels, Batteries, Inverters, Cables and all Accessories.		Sum Insured	R150,000	Item Premium	R750.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R750.00
Risk Details					
Item Description	Other	Total Sum Insured	R150,000		
Description	Solar System, Panels, Batteries, Inverters, Cables and all Accessories.	Proof of Item	No		
Burglar Alarm Warranty Condition	Yes	Replacement Value Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Replacement Value Conditions		No		R0.00	
Increased Cost of Working		No		R0.00	
Riot and Strike (excluding RSA and Namibia)		No		R0.00	
Additional Claims Preparation Cost		No		R0.00	
Remote Signal or Jamming Extension		No		R0.00	
TOTAL SECTION PREMIUM					R1,115.92

Section Excesses

Business All Risks Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic / Lightning / Power Surge	10% of claim minimum R1,500 (per claim)
Laptops, Palmtops, Notebooks, Portable Electronic Equipment, Cellphones	10% of claim minimum R2,500 (per claim)

Accidental Damage Section

Accidental physical loss or damage to property at your premises can be insured hereunder but excludes items otherwise insured or for which insurance is available under another section (except the Business All Risk section)

Item 1 - Accidental Damage		Sum Insured	R250,000	Item Premium	R229.17
				Extensions Premium	R29.17
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R258.33
Main					
Total Sum Insured	R250,000	Description		Accidental Damage	
Basis of Cover	First Loss Basis				
Item Extensions			Cover	Sum Insured	Gross Premium
Power surge extension			Yes	R100,000.00	R29.17
TOTAL SECTION PREMIUM					R258.33

Section Excesses

Accidental Damage Section

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic / Power Surge	10% of claim minimum R2,500 (per claim)

Public Liability Section (Claims made)

Legal liability arising from the death or injury to members of the public or damage to their property caused by you or your employees can be insured hereunder. Cover is on a broad form basis.

Item 1 - Public Liability	Sum Insured	R1,000,000	Item Premium	R206.00
			<i>Extensions Premium</i>	R175.00
Cover Start Date	01 November 2024		<i>Total Premium</i>	R381.00
Main				
Total Sum Insured	R1,000,000	Description	Public Liability	
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Work Away Limit	Yes	
Item Extensions		Cover	Sum Insured	Gross Premium
Products liability extension		Yes	R1,000,000.00	R62.50
Food and Drink / Food Poisoning (Extension: Products Liability)		Yes	R1,000,000.00	R62.50
Legal defence costs extension		Yes	R50,000.00	R0.00
Wrongful arrest and defamation extension		Yes	R100,000.00	R50.00

Section Endorsements

COMM002PubL Defective Workmanship and Products Liability exclusion in respect of the listed industries

No cover shall be granted in respect of Defective Workmanship and/or Products Liability in respect of the following business categories or industries:

- Aviation industry
- Agricultural Chemicals (i.e. manufacturers and importers of fertilisers, herbicides, pesticides, fungicides,) (Wholesalers and Retailers are covered subject to the right of recourse against manufacturers and importers being enforceable)
- Animal feeds including Pet Food Products manufacturers and importers. (Wholesalers and Retailers are covered subject to the right of recourse against manufacturers and importers being enforceable)
- Demolition and Excavation Contractors
- Explosives industry
- Freight Forwarders and Cartage Contractors, Transporters and Carriers (Other than General and Tenants Liability)
- Hospitals, Clinics or Medical Facilities (other than General and Tenants Liability)
- Internet Service Providers & Telecommunications Industry (Other than General and tenants Liability)
- Labour Brokers (other than General and Tenants)
- Operators of Buses or Taxis (other than General and Tenants Liability)
- Pesticides or Herbicides Manufacturers or importers and Distributors
- Pharmaceutical Products Manufacturers or importers and Distributors
- Publishers and media activities (other than General and Tenants Liability)
- Motor Vehicle Manufacturers and Manufacturers of Motor parts
- Sawmills operations and Plantation Estates (Spread of Fire also excluded)
- Ship Builders or Repairers
- Waterproofing and Roofing Contractors

COMM001PubL Contractors and Contract works

(Endorsement applicable where the insured's business is a contractor, building contractor, plant hire contractor, construction or any other contract works risks)

This section of the policy does not cover the insured's liability arising out of any plant, plant hire, construction contract and/or contract works.

COMMREN72 SCHOOLS, NURSERY SCHOOLS AND DAY CARE CENTRE LIABILITIES EXCLUSION

It is hereby warranted that no liability whatsoever shall attach to any school, nursery school or day care facility insured in terms of this policy whether forming part of the Insureds business activities or as a private business operation.

For the purpose of this warranty the school, nursery school and day care facility shall be described as the premises of the school / facility, the staff that are employed by this school / facility as well as the learners/pupils/children who attend the nursery school/ facility and third parties that visit or attend the premises for any reason whatsoever and applies to teacher to teacher -, teacher to learner-, learner to teacher- and learner to learner liabilities

COMM004PubL Drones: Exclusion of Liability - Special Exceptions 5: Aircraft

Special Exceptions 5. Aircraft is endorsed as follows:

iv) responsibility arising directly or indirectly from the ownership, possession, control or use of any remotely piloted aircraft (UAV or Drone) as classified by the Civil Aviation Authority of South Africa.

TOTAL SECTION PREMIUM R381.00

Section Excesses

Public Liability Section (Claims made)

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
General and Tenants/ Products / Defective Workmanship / Work Away / Hairdressers Liability/ Waremanhouse Liability / Trustee Liability/ EU Liability / Pharmacists Dispensing Liability	10% of claim minimum R2,500 (per claim)
Dispensing Fuel	10% of claim minimum R1,500 (per claim)

Motor Section (Commercial)

Motor Section (Commercial)

Item 2 - NISSAN NP200 1.6 S (DUAL AIRBAGS) P U S C HST515NW		Sum Insured	R79,100	Item Premium	R522.06
				Add On Premium	R160.00
				Extensions Premium	R33.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R715.39
Insured Values					
Total Sum Insured	R79,100				
Vehicle					
Year	2011	Make	NISSAN		
Model	NP200 1.6 S (DUAL AIRBAGS) P U S C	MMCode	47017671		
VIN	ADNUSN1L5U0034385	Engine Number	K4MA690R071670		
Registration Number	HST515NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Private, Work and Business		
NCB	5				
Security					
Immobiliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No				
Finance					
Finance Details					
Extra's					
Canopy	R 8,000				
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00	
Sub section C Medical expenses		Yes	R20,000.00	R0.00	
Wreckage Removal		Yes	R10,000.00	R0.00	
Passenger Liability		Yes	R5,000,000.00	R16.67	
Unauthorised Passenger Liability		Yes	R5,000,000.00	R8.33	
Contingent Liability		Yes	R2,500,000.00	R0.00	
Parking Facilities / Movement of Third Party vehicles		Yes	R2,500,000.00	R8.33	
Fire extinguishing charges		Yes	R20,000.00	R0.00	
Towing and Storage Limit		Yes	R5,000.00	R0.00	
Value Added Products					
Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited					R20.00
Excess Buy Down* Underwritten By: Renasa Insurance Company Limited					R140.00
Item Endorsements					
COMM001M Repatriation Clause					
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.					
COMM003M Exclusion of Third Party Liability - Neighboring States					
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.					
COMM008M Vehicle Security Requirements					
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.					
Tracking devices are required for the following vehicles, irrespective of year, make or model:					
Toyota Fortuner					
Toyota Hilux					
Toyota (all other makes and models)					
Volkswagen Polo					
Volkswagen Golf					
Volkswagen (all other makes and models)					
Nissan NP200					
The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.					
A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.					
Item 3 - TOYOTA ETIOS 1.5 SPORT LTD EDITION 5DR JZF741NW		Sum Insured	R137,800	Item Premium	R775.12
				Add On Premium	R160.00

Cover Start Date	01 November 2024	Sasria Included	Yes	<i>Extensions Premium</i>	R50.00
				<i>Total Premium</i>	R985.13

Insured Values

Total Sum Insured R137,800

Vehicle

Year	2018	Make	TOYOTA
Model	ETIOS 1.5 SPORT LTD EDITION 5DR	MMCode	60007431
VIN	MBJM529BT20205684	Engine Number	2NRD159308
Registration Number	JZF741NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	5		

Security

Has Gear Lock	No	Has Data Dot	No
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Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Value Added Products

Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited	R20.00
Excess Buy Down* Underwritten By: Renasa Insurance Company Limited	R140.00

Item Endorsements
COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 4 - NISSAN UD 40 F C C C HFB566NW		Sum Insured	R173,100	Item Premium	R1,361.72
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,411.72

Insured Values

Total Sum Insured R173,100

Vehicle

Year	2008	Make	NISSAN
Model	UD 40 F C C C	MMCode	Unspecif
VIN	ADD55300000003437	Engine Number	FD46034652
Registration Number	HFB566NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		
Security			
Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted
Finance			
Finance Details			
Extra's			
Portable refrigeration equipment		R 85,800	

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 5 - NISSAN UD 80A F C C C HKB677NW	Sum Insured	R244,700	Item Premium	R1,223.50
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,273.50

Insured Values

Total Sum Insured R244,700

Vehicle

Year	2009	Make	NISSAN
Model	UD 80A F C C C	MMCode	47068170
VIN	ADDT670000008770	Engine Number	FE6212925B
Registration Number	HKB677NW	Is Vehicle a Code 3	No

Situation

Overnight Address Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268 Overnight Parking Behind Locked Gates

Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Portable refrigeration equipment R 90,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67

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Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 6 - NISSAN UD 40 F C C C HPH683NW	Sum Insured	R190,300	Item Premium	R1,675.35
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,725.35

Insured Values

Total Sum Insured R190,300

Vehicle

Year	2010	Make	NISSAN
Model	UD 40 F C C C	MMCode	47050701
VIN	ADDM020000052198	Engine Number	TD42516145T
Registration Number	HPH683NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Portable refrigeration equipment	R 85,800
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft /

hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 7 - NISSAN UD 40A F C C C HXT283NW	Sum Insured	R219,900	Item Premium	R1,268.08
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,318.08

Insured Values

Total Sum Insured R219,900

Vehicle

Year	2012	Make	NISSAN
Model	UD 40A F C C C	MMCode	47050702
VIN	ADDM020000054182	Engine Number	TD425191681
Registration Number	HXT283NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Portable refrigeration equipment	R 85,800
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 8 - ISUZU NQR 500 AMT F C C C JKV931NW	Sum Insured	R402,100	Item Premium	R2,315.42
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Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R2,365.42
Insured Values					
Total Sum Insured	R402,100				
Vehicle					
Year	2015	Make	ISUZU		
Model	NQR 500 AMT F C C	MMCode	28025847		
VIN	ADMNR75RFBN732225	Engine Number	4HK1347452		
Registration Number	JKV931NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Immobiliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No	Tracking Device	Fitted		
Finance					
Finance Details					
Extra's					
Portable refrigeration equipment				R 185,000	
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00	
Sub section C Medical expenses		Yes	R20,000.00	R0.00	
Wreckage Removal		Yes	R10,000.00	R0.00	
Passenger Liability		Yes	R5,000,000.00	R16.67	
Unauthorised Passenger Liability		Yes	R5,000,000.00	R16.67	
Contingent Liability		Yes	R2,500,000.00	R8.33	
Parking Facilities / Movement of Third Party vehicles		Yes	R2,500,000.00	R8.33	
Fire extinguishing charges		Yes	R20,000.00	R0.00	
Towing and Storage Limit		Yes	R5,000.00	R0.00	
Item Endorsements					
COMM001M Repatriation Clause					
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.					
COMM003M Exclusion of Third Party Liability - Neighboring States					
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.					
COMM008M Vehicle Security Requirements					
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.					
Tracking devices are required for the following vehicles, irrespective of year, make or model:					
Toyota Fortuner					
Toyota Hilux					
Toyota (all other makes and models)					
Volkswagen Polo					
Volkswagen Golf					
Volkswagen (all other makes and models)					
Nissan NP200					
The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.					
A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.					
Item 9 - ISUZU NQR 500 AMT F C C C JLV543NW		Sum Insured	R402,100	Item Premium	R2,315.42
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R2,365.42
Insured Values					
Total Sum Insured	R402,100				
Vehicle					
Year	2015	Make	ISUZU		
Model	NQR 500 AMT F C C	MMCode	28025847		
VIN	ADMNR75RFBN726234	Engine Number	4HK1336206		
Registration Number	JLV543NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Commercial		

NCB	5		
Security			
Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted
Finance			
Finance Details			
Extra's			
Portable refrigeration equipment		R 185,000	
Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00
Item Endorsements			
<u>COMM008M Vehicle Security Requirements</u>			
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.			
Tracking devices are required for the following vehicles, irrespective of year, make or model:			
Toyota Fortuner			
Toyota Hilux			
Toyota (all other makes and models)			
Volkswagen Polo			
Volkswagen Golf			
Volkswagen (all other makes and models)			
Nissan NP200			
The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.			
A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.			
<u>COMM003M Exclusion of Third Party Liability - Neighboring States</u>			
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.			
<u>COMM001M Repatriation Clause</u>			
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.			
Item 10 - ISUZU NQR 500 AMT F C C C JRN175NW	Sum Insured	R365,000	Item Premium
			<i>Extensions Premium</i>
			R50.00
Cover Start Date	01 November 2024	Sasria Included	Total Premium
		Yes	R1,783.75
Insured Values			
Total Sum Insured	R365,000		
Vehicle			
Year	2016	Make	ISUZU
Model	NQR 500 AMT F C C C	MMCode	28025847
VIN	ADMNR75RFBN778375	Engine Number	4HK1493172
Registration Number	JRN175NW	Is Vehicle a Code 3	No
Situation			
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
Cover Options			
Cover Type	Comprehensive	Use	Commercial
NCB	5		
Security			
Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted
Finance			
Finance Details			
Extra's			
Portable refrigeration equipment		R 125,000	
Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67

Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 11 - ISUZU NQR 500 AMT F C C C JRW074NW	Sum Insured	R365,000	Item Premium	R1,733.75
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,783.75

Insured Values

Total Sum Insured R365,000

Vehicle

Year	2016	Make	ISUZU
Model	NQR 500 AMT F C C C	MMCode	28025847
VIN	ADMNR75RFBN778374	Engine Number	4HK1493176
Registration Number	JRW074NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Portable refrigeration equipment	R 125,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
tracking system

Fitted with Tracker Connect

#865677040347857

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 12 - ISUZU NQR 500 AMT F C C C JSH247NW		Sum Insured	R365,000	Item Premium	R1,697.24
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,747.24
Insured Values					
Total Sum Insured	R365,000				
Vehicle					
Year	2016	Make	ISUZU		
Model	NQR 500 AMT F C C C	MMCode	28025847		
VIN	ADMNR75RFBN781164	Engine Number	4HK1499160		
Registration Number	JSH247NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		Overnight Parking	Behind Locked Gates	
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Immobiliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No	Tracking Device	Fitted		
Finance					
Finance Details					
Extra's					
Portable refrigeration equipment			R 125,000		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00	
Sub section C Medical expenses		Yes	R20,000.00	R0.00	
Wreckage Removal		Yes	R10,000.00	R0.00	
Passenger Liability		Yes	R5,000,000.00	R16.67	
Unauthorised Passenger Liability		Yes	R5,000,000.00	R16.67	
Contingent Liability		Yes	R2,500,000.00	R8.33	
Parking Facilities / Movement of Third Party vehicles		Yes	R2,500,000.00	R8.33	
Fire extinguishing charges		Yes	R20,000.00	R0.00	
Towing and Storage Limit		Yes	R5,000.00	R0.00	

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

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A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 13 - ISUZU NQR 500 AMT F C C C JSH251NW		Sum Insured	R365,000	Item Premium	R1,698.04
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,748.04
Insured Values					
Total Sum Insured	R365,000				
Vehicle					
Year	2016	Make	ISUZU		
Model	NQR 500 AMT F C C C	MMCode	28025847		
VIN	ADMNR75RFBN780521	Engine Number	4HK1494066		
Registration Number	JSH251NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		Overnight Parking	Behind Locked Gates	
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Immobiliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No	Tracking Device	Fitted		
Finance					
Finance Details					
Extra's					

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 14 - ISUZU NQR 500 AMT F C C C KBV056NW		Sum Insured	R445,500	Item Premium	R1,596.38
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,646.38
Insured Values					
Total Sum Insured	R445,500				
Vehicle					
Year	2018	Make	ISUZU		
Model	NQR 500 AMT F C C C	MMCode	28025847		
VIN	ACVNR75RFBN008193	Engine Number	4HK1692728		

Registration Number	KBV056NW	Is Vehicle a Code 3	No
Situation			
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
Cover Options			
Cover Type	Comprehensive	Use	Commercial
NCB	5		
Security			
Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted
Finance			
Finance Details			
Extra's			
Portable refrigeration equipment		R 125,000	
Item Extensions		Cover	Sum Insured
Sub section B Liability to third parties		Yes	R5,000,000.00
Sub section C Medical expenses		Yes	R20,000.00
Wreckage Removal		Yes	R10,000.00
Passenger Liability		Yes	R5,000,000.00
Unauthorised Passenger Liability		Yes	R5,000,000.00
Contingent Liability		Yes	R2,500,000.00
Parking Facilities / Movement of Third Party vehicles		Yes	R2,500,000.00
Fire extinguishing charges		Yes	R20,000.00
Towing and Storage Limit		Yes	R5,000.00
Item Endorsements			
<u>COMM001M Repatriation Clause</u>			
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.			
<u>COMM008M Vehicle Security Requirements</u>			
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.			
Tracking devices are required for the following vehicles, irrespective of year, make or model:			
Toyota Fortuner			
Toyota Hilux			
Toyota (all other makes and models)			
Volkswagen Polo			
Volkswagen Golf			
Volkswagen (all other makes and models)			
Nissan NP200			
The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.			
A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.			
<u>COMM003M Exclusion of Third Party Liability - Neighboring States</u>			
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.			
Item 15 - ISUZU NQR 500 AMT F C C C KBV055NW		Sum Insured	R457,500
			Item Premium
			<i>Extensions Premium</i>
Cover Start Date		Sasria Included	Total Premium
01 November 2024		Yes	R1,639.37
Insured Values			
Total Sum Insured	R457,500		
Vehicle			
Year	2018	Make	ISUZU
Model	NQR 500 AMT F C C C	MMCode	28025847
VIN	ACVNR75RFBNO08191	Engine Number	4HK1692
Registration Number	KBV055NW	Is Vehicle a Code 3	No
Situation			
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
Cover Options			
Cover Type	Comprehensive	Use	Commercial
NCB	5		
Security			
Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted
Finance			
Finance Details			
Extra's			
Portable refrigeration equipment		R 125,000	

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 16 - UD TRUCKS UD 80D (H11) F C C C JJX403NW		Sum Insured	R424,500	Item Premium	R1,910.25
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,960.25
Insured Values					
Total Sum Insured	R424,500				
Vehicle					
Year	2015	Make	UD TRUCKS		
Model	UD 80D (H11) F C C C	MMCode	61110180		
VIN	ADDH1100000006882	Engine Number	FE6005085H		
Registration Number	JJX403NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Immobiliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No	Tracking Device	Fitted		
Finance					
Finance Details					
Extra's					

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 17 - ISUZU NQR 500 AMT F C C C KGS656NW	Sum Insured	R547,800	Item Premium	R1,962.95
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,012.95

Insured Values

Total Sum Insured R547,800

Vehicle

Year	2019	Make	ISUZU
Model	NQR 500 AMT F C C C	MMCode	28025847
VIN	ACVNR75RFBN037495	Engine Number	4HK10AL137
Registration Number	KGS656NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Cooling Unit	R 180,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must

be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 18 - ISUZU NQR 500 AMT F C C C KGS657NW		Sum Insured	R545,700	Item Premium	R1,955.42
				Extensions Premium	R33.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,988.76
Insured Values					
Total Sum Insured	R545,700				
Vehicle					
Year	2019	Make	ISUZU		
Model	NQR 500 AMT F C C C	MMCode	28025847		
VIN	ACVNR75RFBN035381	Engine Number	4HK10AC180		
Registration Number	KGS657NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		Overnight Parking	Behind Locked Gates	
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Has Gear Lock	No	Has Data Dot	No		
Tracking Device	Fitted				
Finance					
Finance Details					
Extra's					

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 19 - ISUZU FTR 850 F C C C KLH553NW		Sum Insured	R719,300	Item Premium	R2,038.01
				Extensions Premium	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R2,088.01
Insured Values					
Total Sum Insured	R719,300				
Vehicle					
Year	2020	Make	ISUZU		
Model	FTR 850 F C C C	MMCode	28047720		
VIN	ACVFRR34M8G062593	Engine Number	6HK1238084		
Registration Number	KLH553NW	Is Vehicle a Code 3	No		

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

Cold Body	R 180,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R500,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Fitted with Tracker Connect

#865677040651936

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 20 - ISUZU FRR 550 F C C C KKS297NW	Sum Insured	R679,300	Item Premium	R2,320.94
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,370.94

Insured Values

Total Sum Insured	R679,300
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Vehicle

Year	2020	Make	ISUZU
Model	FRR 550 F C C C	MMCode	28047215
VIN	ACVFTR34H8G058854	Engine Number	6HK1235063
Registration Number	KKS297NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

Meathanger 7.2 x 2.6 x 2.6 R 220,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 21 - ISUZU FRR 550 F C C C KLL825NW	Sum Insured	R676,200	Item Premium	R2,310.34
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,360.34

Insured Values

Total Sum Insured R676,200

Vehicle

Year	2021	Make	ISUZU
Model	FRR 550 F C C C	MMCode	28047215
VIN	ACVFRR34M8G062592	Engine Number	6HK1238080
Registration Number	KLL825NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

Extra R 185,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Fitted with Tracker Connect

#865677040305533

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 23 - ISUZU FVM 1200 F C C C KPG258NW	Sum Insured	R1,063,300	Item Premium	R2,631.66
			<i>Extensions Premium</i>	R66.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,698.33

Insured Values

Total Sum Insured R1,063,300

Vehicle

Year	2021	Make	ISUZU
Model	FVM 1200 F C C C	MMCode	28047962
VIN	ACVFVM34R8X079406	Engine Number	6HK1248183
Registration Number	KPG258NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

8 400mm G.R.P. Carcass Carrier	R 350,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R16.67
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R16.67
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Fitted with Tracker Connect

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

#865677041147876

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 24 - ISUZU FTR 850 F C C C KRF209NW	Sum Insured	R875,100	Item Premium	R2,289.84
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,339.84

Insured Values

Total Sum Insured R875,100

Vehicle

Year	2021	Make	ISUZU
Model	FTR 850 F C C C	MMCode	28047720
VIN	ACVFTR34H8G084349	Engine Number	6HK1250042
Registration Number	KRF209NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

7 200mm G.R.P. Carcass Carrier	R 273,751
7 200mm G.R.P. Carcass Carrier	R 6,249

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

tracking system

Fitted with Tracker Connect

#866775050333848

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Policy Holder : PrimeCo Meat Wholesale Pty Ltd
Date Printed: 27 January 2026
Schedule Version: 90

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 25 - UD TRUCKS CRONER PKE 250 (H30) 4X2 A T F C C C KTF343NW		Sum Insured	R955,100	Item Premium	R2,499.18
				<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R2,549.18

Insured Values

Total Sum Insured R955,100

Vehicle

Year	2022	Make	UD TRUCKS
Model	CRONER PKE 250 (H30) 4X2 A T F C C C	MMCode	61128210
VIN	JPCYX22A9NS816393	Engine Number	GH8E549203A1P
Registration Number	KTF343NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Extra	R 280,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 28 - UD TRUCKS CRONER PKE 250 (H30) 4X2 A T F C C C KTW765NW		Sum Insured	R955,100	Item Premium	R2,499.18
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				Extensions Premium	R41.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R2,540.85
Insured Values					
Total Sum Insured	R955,100				
Vehicle					
Year	2022	Make	UD TRUCKS		
Model	CRONER PKE 250 (H30) 4X2 A T F C C C	MMCode	61128210		
VIN	JPCYX22A3NS818365	Engine Number	GH8E567500A1P		
Registration Number	KTW765NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				
Security					
Immobliser	Factory Fitted	Has Gear Lock	No		
Has Data Dot	No	Tracking Device	Fitted		
Finance					
Finance Details					
Extra's					
Extra	R 280,000				
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00	
Sub section C Medical expenses		Yes	R20,000.00	R0.00	
Wreckage Removal		Yes	R10,000.00	R0.00	
Passenger Liability		Yes	R5,000,000.00	R16.67	
Unauthorised Passenger Liability		Yes	R5,000,000.00	R16.67	
Parking Facilities / Movement of Third Party vehicles		Yes	R2,500,000.00	R8.33	
Fire extinguishing charges		Yes	R20,000.00	R0.00	
Towing and Storage Limit		Yes	R5,000.00	R0.00	
Item Endorsements					
<u>COMM003M Exclusion of Third Party Liability - Neighboring States</u>					
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.					
<u>COMM008M Vehicle Security Requirements</u>					
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.					
Tracking devices are required for the following vehicles, irrespective of year, make or model:					
Toyota Fortuner					
Toyota Hilux					
Toyota (all other makes and models)					
Volkswagen Polo					
Volkswagen Golf					
Volkswagen (all other makes and models)					
Nissan NP200					
The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.					
A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.					
<u>COMM001M Repatriation Clause</u>					
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.					
Item 29 - ISUZU FVM 1200 6X2 C C KVD431NW		Sum Insured	R1,372,600	Item Premium	R3,397.18
				Extensions Premium	R41.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R3,438.85
Insured Values					
Total Sum Insured	R1,372,600				
Vehicle					
Year	2022	Make	ISUZU		
Model	FVM 1200 6X2 C C	MMCode	28047963		
VIN	ACVFM34RNZ105650	Engine Number	6HK1263311		
Registration Number	KVD431NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates		
Cover Options					
Cover Type	Comprehensive	Use	Commercial		
NCB	5				

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Extra's

Extra	R 350,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 30 - HINO HINO 500 1324 F C C C HGX567NW	Sum Insured	R466,200	Item Premium	R2,389.28
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,439.28

Insured Values

Total Sum Insured	R466,200
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Vehicle

Year	2015	Make	HINO
Model	HINO 500 1324 F C C C	MMCode	24017621
VIN	AHHGH1JRPXXX12413	Engine Number	J08CTT35443
Registration Number	HGX567NW	Description	fitted with Tracker Connect #865677041009415
Is Vehicle a Code 3	No		

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

Fridge Unt	R 250,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

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Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Fitted with Tracker Connect

#865677041009415

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 32 - VOLKSWAGEN T-CROSS 1.0 TSI COMFORTLINE KXK641NW		Sum Insured	R305,700	Item Premium	R840.67
				<i>Add On Premium</i>	R393.03
				<i>Extensions Premium</i>	R133.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R1,367.04

Insured Values

Total Sum Insured R305,700

Vehicle

Year	2022	Make	VOLKSWAGEN
Model	T-CROSS 1.0 TSI COMFORTLINE	MMCode	64030160
VIN	WVGZZZC1ZPY037842	Engine Number	CHZB32758
Registration Number	KXK641NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No		

Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Loss of keys extension	Yes	R20,000.00	R83.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Value Added Products

Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited	R20.00
Excess Buy Down* Underwritten By: Renasa Insurance Company Limited	R140.00
Commercial - Car Hire LDV, 30 Days - Underwritten By: Renasa Insurance Company Limited	R233.03

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 34 - ISUZU FTR 850 C C KYV698NW	Sum Insured	R1,224,900	Item Premium	R3,031.63
			<i>Extensions Premium</i>	R91.67
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R3,123.29

Insured Values

Total Sum Insured R1,224,900

Vehicle

Year	2023	Make	ISUZU
Model	FTR 850 C C	MMCode	28047721
VIN	ACVFTR347NG115851	Engine Number	6HK1267367
Registration Number	KYV698NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Interest Noted

Name of Institution Wesbank

Extra's

Portable refrigeration equipment	R 350,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Loss of keys extension	Yes	R10,000.00	R41.67
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)

Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Fitted with Tracker Connect

#866775056718869

Item 36 - ISUZU MU-X 3.0D HR LSE A T KZF668NW	Sum Insured	R751,900	Item Premium	R2,067.72
			<i>Add On Premium</i>	R226.77
			<i>Extensions Premium</i>	R70.83
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,365.33

Insured Values

Total Sum Insured R751,900

Vehicle

Year	2023	Make	ISUZU
Model	MU-X 3.0D HR LSE A T	MMCode	28069370
VIN	MPAUCR40GPT001272	Engine Number	4JJ3EBD921
Registration Number	KZF668NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Interest Noted

Name of Institution	Wesbank
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Extra's

Carpet Set	R 5,000
Mag Wheels	R 28,750
Towbar	R 12,898
Leather Seats	R 28,750
Side Steps	R 14,153
Radio/CD	R 14,950
Park Distance Indicator	R 10,000
Smash & Grab	R 4,499
Tracking device	R 3,200

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Loss of keys extension	Yes	R5,000.00	R20.83
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Value Added Products

Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited	R20.00
Excess Buy Down* Underwritten By: Renasa Insurance Company Limited	R206.77

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 37 - MAHINDRA XUV300 1.2T (W6)	Sum Insured	R248,180	Item Premium	R682.49
KXB504NW			<i>Add On Premium</i>	R273.00
			<i>Extensions Premium</i>	R226.17
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R1,181.66

Insured Values

Total Sum Insured R248,180

Vehicle

Year	2023	Make	MAHINDRA
Model	XUV300 1.2T (W6)	MMCode	41523120
VIN	MA1NN2RM1N2L78474	Engine Number	RMNZL53073
Registration Number	KXB504NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No		

Finance

Finance Details

Interest Noted

Name of Institution	WESBANK	Account Number	85365649444
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Extra's

Smash & Grab	R 3,580
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Clear Vision	R 1,200
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Loss of keys extension	Yes	R5,000.00	R20.83
Fire extinguishing charges	Yes	R20,000.00	R0.00
Credit shortfall extension	Yes	R40,000.00	R155.33
Towing and Storage Limit	Yes	R5,000.00	R0.00

Value Added Products

Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited	R20.00
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Commercial - Car Hire Hatchback (Class B), 30 Days - Underwritten By: Renasa Insurance Company Limited	R113.00
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Excess Buy Down* Underwritten By: Renasa Insurance Company Limited	R140.00
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Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Bestuurder

Gereelde bestuurder op voeruij is Z.RAUTENBACH

Id nommer 0004050165085

Item 39 - ISUZU FRR 550 C C KZZ643NW	Sum Insured	R1,419,878	Item Premium	R3,514.20
			<i>Extensions Premium</i>	R50.00
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R3,564.20

Insured Values

Total Sum Insured R1,419,878

Vehicle

Year	2024	Make	ISUZU
Model	FRR 550 C C	MMCode	28047216
VIN	ACVFRR34MNG148219	Engine Number	6HK1283389
Registration Number	KZZ643NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immoboliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Extra's

Rear chassis extension	R 3,278
5 800mm G.R.P. Carcass Carrier	R 640,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

tracking system

Fitted with Tracker Connect

#866775056095862

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

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Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 40 - TOYOTA LANDCRUISER 300 V6 3.3D GR-S	Sum Insured	R1,907,000	Item Premium	R3,972.92
KVS281NW			<i>Add On Premium</i>	R417.29
			<i>Extensions Premium</i>	R133.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R4,523.54

Insured Values

Total Sum Insured R1,907,000

Vehicle

Year	2023	Make	TOYOTA
Model	LANDCRUISER 300 V6 3.3D GR-S	MMCode	60080820
VIN	JTMAA7BJ904033541	Engine Number	F33A0036854
Registration Number	KVS281NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No		

Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Contingent Liability	Yes	R2,500,000.00	R8.33
Parking Facilities / Movement of Third Party vehicles	Yes	R2,500,000.00	R8.33
Loss of keys extension	Yes	R20,000.00	R83.33
Fire extinguishing charges	Yes	R5,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Value Added Products

Renasa Assist (Commercial) Underwritten By: Renasa Insurance Company Limited	R20.00
Excess Buy Down* Underwritten By: Renasa Insurance Company Limited	R397.29

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

Policy Holder : PrimeCo Meat Wholesale Pty Ltd
Date Printed: 27 January 2026
Schedule Version: 90

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 41 - HINO HINO 500 1017 F C C C JMM840NW	Sum Insured	R928,600	Item Premium	R2,298.28
			<i>Extensions Premium</i>	R33.33
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium
				R2,331.61

Insured Values

Total Sum Insured R928,600

Vehicle

Year	2015	Make	HINO
Model	HINO 500 1017 F C C C	MMCode	24017246
VIN	AHHFL8JWLXXX10084	Engine Number	J08EUB14240
Registration Number	JMM840NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Commercial
NCB	5		

Security

Has Gear Lock	No	Has Data Dot	No
Tracking Device	Tracker - Alert		

Finance

Finance Details

Extra's

cool unit with compressor. R 720,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Passenger Liability	Yes	R5,000,000.00	R16.67
Unauthorised Passenger Liability	Yes	R5,000,000.00	R16.67
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

tracking system

Fitted with Tracker Connect

#867488061658893

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 43 - DUCATI XDIAVEL S KMC785NW	Sum Insured	R435,000	Item Premium	R1,595.00
Cover Start Date	07 November 2024	Sasria Included	Yes	Total Premium
				R1,595.00

Insured Values

Total Sum Insured R435,000

Vehicle

Year	2023	Make	DUCATI
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Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

Model	XDIAVEL S	MMCode	17095270
VIN	ZDMGA00AAKB010434	Engine Number	ZDM1262VT011985
Registration Number	KMC785NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	4		

Security

Immobiliser	Unknown	Has Gear Lock	No
Has Data Dot	No		

Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 45 - ISUZU FVM 1200 6X2 C C LDJ572NW	Sum Insured	R1,684,600	Item Premium	R5,404.76
Cover Start Date	11 December 2024	Sasria Included	Yes	Total Premium
				R5,404.76

Insured Values

Total Sum Insured	R1,684,600
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Vehicle

Year	2024	Make	ISUZU
Model	FVM 1200 6X2 C C	MMCode	28047963
VIN	ACVFM34RNZ163425	Engine Number	6HK1292014
Registration Number	LDJ572NW	Is Vehicle a Code 3	No

Situation

Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Business
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Fitted

Finance

Finance Details

Interest Noted

Name of Institution	Wesbank
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Extra's

Ice Cold GRP Meathanger Body	R 520,000
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Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00

Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Item 46 - TOYOTA LAND CRUISER 79 2.8 GD-6 P U D C A T TBA	Sum Insured	R1,202,100	Item Premium	R2,975.20
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Cover Start Date	29 January 2025	Sasria Included	Yes	Total Premium	R2,975.20
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Insured Values

Total Sum Insured R1,202,100

Vehicle

Year	2025	Make	TOYOTA
Model	LAND CRUISER 79 2.8 GD-6 P U D C A T	MMCode	60078420
VIN	TW1BR71J504900541	Engine Number	1GD9350913
Registration Number	TBA	Is Vehicle a Code 3	No

Situation

Overnight Address	R566,Gedeelte 64, Plaas Krelingspost, Skietfontein, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Business
NCB	4		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Interest Noted

Name of Institution	Wesbank
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Extra's

Exhaust Motivic	R 10,700
Seat Covers	R 9,600
Tyres	R 49,500
Winch	R 13,000
Railings	R 21,400
Suspension	R 22,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements
COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner

Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

tracking system

Tracker Connect installed

#867488063746415

Item 47 - TOYOTA HILUX 2.4 GD-6 RB RAIDER A T P U E CAB TBA	Sum Insured	R616,768	Item Premium	R1,696.11
Cover Start Date	29 January 2025	Sasria Included	Yes	Total Premium
				R1,696.11

Insured Values

Total Sum Insured R616,768

Vehicle

Year	2025	Make	TOYOTA
Model	HILUX 2.4 GD-6 RB RAIDER A T P U E CAB	MMCode	60039229
VIN	AHTJB3DC104501558	Engine Number	2GDD439941
Registration Number	TBA	Is Vehicle a Code 3	No

Situation

Overnight Address	R566,Gedeelte 64, Plaas Krelingspost, Skietfontein, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Business
NCB	4		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert

Finance

Finance Details

Interest Noted

Name of Institution WESBANK

Extra's

Rubberising	R 4,830
Tow-Bar	R 8,338
Window Tint	R 2,900
Railings	R 13,500

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

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Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

tracking system

Tracker Connect installed

#867488063751480

Item 49 - KTM 890 ADVENTURE TBA	Sum Insured	R234,400	Item Premium	R859.47
Cover Start Date	17 March 2025	Sasria Included	Yes	Total Premium
				R859.47

Insured Values

Total Sum Insured R234,400

Vehicle

Year	2024	Make	KTM
Model	890 ADVENTURE	MMCode	33131554
VIN	VBKTR640XRM881570	Engine Number	R63684133
Registration Number	TBA	Is Vehicle a Code 3	No

Situation

Overnight Address	R566,Gedeelte 64, Plaas Krelingspost, Skietfontein, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
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Cover Options

Cover Type	Comprehensive	Use	Private, Work and Business
NCB	5		

Security

Immobiliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No		

Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 50 - ISUZU FTR 850 C C LFM262NW	Sum Insured	R1,857,600	Item Premium	R4,597.56
Cover Start Date	18 March 2025	Sasria Included	Yes	Total Premium
				R4,597.56

Insured Values

Total Sum Insured R1,857,600

Vehicle

Year	2025	Make	ISUZU
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Policy Holder : PrimeCo Meat Wholesale Pty Ltd

Date Printed: 27 January 2026

Schedule Version: 90

Model	FTR 850 C C	MMCode	28047721
VIN	ACVTR347NG172982	Engine Number	6HK1298220
Registration Number	LFM262NW	Is Vehicle a Code 3	No
Situation			
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
Cover Options			
Cover Type	Comprehensive	Use	Commercial
NCB	4		
Security			
Immobliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No	Tracking Device	Tracker - Alert
Finance			
Finance Details			
Interest Noted			
Name of Institution	WESBANK		
Extra's			

7,2M GRP Insulated Rhinorange	R 400,000
MT80 Fridge unit and installation	R 320,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements			
<u>COMM001M Repatriation Clause</u>			
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.			
<u>COMM003M Exclusion of Third Party Liability - Neighboring States</u>			
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.			
<u>COMM008M Vehicle Security Requirements</u>			

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

Opspoorstelsel

Voertuig is toegeus met Tracker Connect opspoorstelsel

Item 51 - ISUZU FRR 550 C C LFN724NW	Sum Insured	R1,620,700	Item Premium	R4,011.23
Cover Start Date	24 March 2025	Sasria Included	Yes	Total Premium
				R4,011.23

Insured Values			
Total Sum Insured	R1,620,700		
Vehicle			
Year	2025	Make	ISUZU
Model	FRR 550 C C	MMCode	28047216
VIN	ACVFR34MNG175958R	Engine Number	6HK1000723
Registration Number	LFN724NW	Is Vehicle a Code 3	No
Situation			
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates
Cover Options			
Cover Type	Comprehensive	Use	Business
NCB	4		
Security			
Immobliser	Factory Fitted	Has Gear Lock	No
Has Data Dot	No		
Finance			
Finance Details			

Interest Noted

Name of Institution WESBANK

Extra's

5,8m GRP Insulated Body	R 320,000
Transfrig MT460i Fridge	R 320,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
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Volkswagen Golf
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Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 52 - ISUZU FRR 550 C C LFN725NW	Sum Insured	R1,620,700	Item Premium	R4,011.23
Cover Start Date	24 March 2025	Sasria Included	Yes	Total Premium
				R4,011.23

Insured Values

Total Sum Insured R1,620,700

Vehicle

Year	2025	Make	ISUZU
Model	FRR 550 C C	MMCode	28047216
VIN	ACVFRR34MNG175957	Engine Number	6HK1000727
Registration Number	LFN725NW	Is Vehicle a Code 3	No

Situation

Overnight Address Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268 Overnight Parking Behind Locked Gates

Cover Options

Cover Type Comprehensive Use Business
NCB 4

Security

Immobliser Factory Fitted Has Gear Lock No
Has Data Dot No Tracking Device Fitted

Finance

Finance Details

Interest Noted

Name of Institution WESBANK

Extra's

5,8M GRP Insulated Body	R 320,000
Transfig MT460i Fridge	R 320,000

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM008M Vehicle Security Requirements

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

The list of vehicles requiring a tracking device is not exhaustive and the Broker/ Renasa branch may apply a compulsory tracking requirement on any other insured vehicles.

A certificate of proof, alternatively any other acceptable documentation substantiating the installation and contract with the tracking company, that the tracking device has been installed, must be provided to the Insurer to receive the benefit of the reduced excess.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

Item 53 - TOYOTA LANDCRUISER 300 V6 3.3D ZX KSK364L		Sum Insured	R2,081,900	Item Premium	R5,152.70
Cover Start Date	04 July 2025	Sasria Included	Yes	Total Premium	R5,152.70
Insured Values					
Total Sum Insured	R2,081,900				
Vehicle					
Year	2025	Make	TOYOTA		
Model	LANDCRUISER 300 V6 3.3D ZX	MMCode	60080811		
VIN	JTMAA7BJ704113808	Engine Number	F33A0121285		
Registration Number	KSK364L	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		Overnight Parking	Behind Locked Gates	
Cover Options					
Cover Type	Comprehensive		Use	Business	
NCB	4				
Security					
Immobiliser	Factory Fitted		Has Gear Lock	No	
Has Data Dot	No		Tracking Device	Tracker - Alert	
Finance					
Owner (if Other)	Mr. Lephalale		Finance Details		
Interest Noted					
Name of Institution	WESBANK				
Extra's					

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.

COMMREN45 TRACKING DEVICE WARRANTY

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

- Tracking devices are required for the following vehicles, irrespective of year, make or model:

Toyota Fortuner
Toyota Hilux
Toyota (all other makes and models)
Volkswagen Polo
Volkswagen Golf
Volkswagen (all other makes and models)
Nissan NP200

COMMREN84 SECURITY REQUIREMENTS

It is warranted that the insured vehicle will be fitted with the following compulsory security requirements:

a. Vehicles below R500 000 in value:
VESA approved immobilizer (vehicles prior to 1996), or

i. Level 4A

ii.) VSS approved factory fitted (vehicles after 1996)

b. Vehicles in excess of R500 000 in value

i. Renasa approved tracking system supported by armed response and search team. This is a compulsory requirement irrespective of whether the vehicle has been fitted with either (a)(i) or (a)(ii).

c. Early warning tracking devices are compulsory for the following make of vehicles irrespective of the value and year of manufacture:

i. Toyota Fortuner

ii. Toyota Hi-lux

iii. Toyota Quantum

iv. Volkswagen Golf models
Volkswagen Polo models

v.

vi. Hyundai H100

vii. Kia K2700

viii. Isuzu Pickups

d. A certificate of proof, alternatively other acceptable documentation substantiation installation and contact with a security company, that the security requirement has been installed must be provided to the Insurer prior to the inception of the policy alternatively within 7 days of inception provided authorization has been obtained from the Insurer.

In the event of the non-compliance with either (a), (b) or (c) no theft cover will be provided. All other cover offered by the Section: Motor will remain in force.

A premium refund commensurate with the limitation of cover will be made where necessary.

On receipt of the required proof the theft cover will be re-instated with effect from the date of receipt and a pro-rata premium will be raised accordingly.

tracking system

Tracker Connect installed

#867488063107196

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

Item 54 - HONDA CRF 1100 A SVW	Sum Insured	R270,999	Item Premium	R1,084.00
Cover Start Date	20 June 2025	Sasria Included	Yes	Total Premium
				R1,084.00

Insured Values

Total Sum Insured R270,999

Vehicle

Year	2025	Make	HONDA
Model	CRF 1100 A	MMCode	25095562
VIN	JH2SD13A6RK001301	Engine Number	SD13E5003874
Registration Number	SVW	Is Vehicle a Code 3	No

Situation

Overnight Address Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268 Overnight Parking Behind Locked Gates

Cover Options

Cover Type Comprehensive Use Private, Work and Business
NCB 4

Security

Immobiliser Factory Fitted Has Gear Lock No
Has Data Dot No

Finance

Finance Details

Item Extensions	Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties	Yes	R5,000,000.00	R0.00
Sub section C Medical expenses	Yes	R20,000.00	R0.00
Wreckage Removal	Yes	R10,000.00	R0.00
Fire extinguishing charges	Yes	R20,000.00	R0.00
Towing and Storage Limit	Yes	R5,000.00	R0.00

Item Endorsements

COMM003M Exclusion of Third Party Liability - Neighboring States

Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.

COMM001M Repatriation Clause

In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle

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to the nearest border post within the Territorial Limits shall be borne by the insured.

COMMREN84 SECURITY REQUIREMENTS

It is warranted that the insured vehicle will be fitted with the following compulsory security requirements:

- a. Vehicles below R500 000 in value: i. Level 4A
VESA approved immobilizer (vehicles prior to 1996), or
- ii.) VSS approved factory fitted (vehicles after 1996)
- b. Vehicles in excess of R500 000 in value
- i. Renasa approved tracking system supported by armed response and search team. This is a compulsory requirement irrespective of whether the vehicle has been fitted with either (a)(i) or (a)(ii).
- c. Early warning tracking devices are compulsory for the following make of vehicles irrespective of the value and year of manufacture:
 - i. Toyota Fortuner
 - ii. Toyota Hi-lux
 - iii. Toyota Quantum
 - iv. Volkswagen Golf models v.
Volkswagen Polo models
 - vi. Hyundai H100
 - vii. Kia K2700
 - viii. Isuzu Pickups
- d. A certificate of proof, alternatively other acceptable documentation substantiation installation and contact with a security company, that the security requirement has been installed must be provided to the Insurer prior to the inception of the policy alternatively within 7 days of inception provided authorization has been obtained from the Insurer.

In the event of the non-compliance with either (a), (b) or (c) no theft cover will be provided. All other cover offered by the Section: Motor will remain in force.

A premium refund commensurate with the limitation of cover will be made where necessary.

On receipt of the required proof the theft cover will be re-instated with effect from the date of receipt and a pro-rata premium will be raised accordingly.

COMMREN45 TRACKING DEVICE WARRANTY

It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.

- Tracking devices are required for the following vehicles, irrespective of year, make or model:

- Toyota Fortuner
- Toyota Hilux
- Toyota (all other makes and models)
- Volkswagen Polo
- Volkswagen Golf
- Volkswagen (all other makes and models)
- Nissan NP200

Item 55 - HONDA CRF 1100 A LGT034NW		Sum Insured	R270,999	Item Premium	R921.40
Cover Start Date	04 August 2025	Sasria Included	Yes	Total Premium	R921.40
Insured Values					
Total Sum Insured	R270,999				
Vehicle					
Year	2025	Make	HONDA		
Model	CRF 1100 A	MMCode	25095562		
VIN	MLHND16B6P5100686	Engine Number	ND16E7201032		
Registration Number	LGT034NW	Is Vehicle a Code 3	No		
Situation					
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268		Overnight Parking	Behind Locked Gates	
Cover Options					
Cover Type	Comprehensive		Use	Private, Work and Business	
NCB	4				
Security					
Immobiliser	Unknown		Has Gear Lock	No	
Has Data Dot	No				
Finance					
Finance Details					

Item Extensions		Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00
Sub section C Medical expenses		Yes	R20,000.00	R0.00
Wreckage Removal		Yes	R10,000.00	R0.00
Fire extinguishing charges		Yes	R20,000.00	R0.00
Towing and Storage Limit		Yes	R5,000.00	R0.00
Item 56 - ISUZU FVM 1200 6X2 C C SVW		Sum Insured	R1,910,452	Item Premium
Cover Start Date		Sasria Included	Yes	Total Premium
17 November 2025				R5,663.07
Insured Values				
Total Sum Insured	R1,910,452			
Vehicle				
Year	2025	Make	ISUZU	
Model	FVM 1200 6X2 C C	MMCode	28047963	
VIN	ACVFVM34RNZ189594	Engine Number	6HK1AA4356	
Registration Number	SVW	Is Vehicle a Code 3	No	
Situation				
Overnight Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Overnight Parking	Behind Locked Gates	
Cover Options				
Cover Type	Comprehensive	Use	Business	
NCB	4			
Security				
Immobiliser	Factory Fitted	Has Gear Lock	No	
Has Data Dot	No			
Finance				
Finance Details				
Interest Noted				
Name of Institution	WESBANK	Account Number	00	
Extra's				
Spheros MT80 DE F FRidgeridge			R 354,775	
8,2mx2,6mx2,6m GRP Insulated Rhinorage Meatha			R 474,152	
Item Extensions		Cover	Sum Insured	Gross Premium
Sub section B Liability to third parties		Yes	R5,000,000.00	R0.00
Sub section C Medical expenses		Yes	R20,000.00	R0.00
Wreckage Removal		Yes	R10,000.00	R0.00
Fire extinguishing charges		Yes	R20,000.00	R0.00
Towing and Storage Limit		Yes	R5,000.00	R0.00
Item Endorsements				
<u>COMM003M Exclusion of Third Party Liability - Neighboring States</u>				
Cover provided under this section excludes Third Party Liability in respect of vehicles in neighboring countries and states.				
<u>COMM001M Repatriation Clause</u>				
In the event of the insured vehicle sustaining damage whilst outside of the Territorial Limits specific to this policy and is disabled as a result thereof, the cost of salvaging and delivering the vehicle to the nearest border post within the Territorial Limits shall be borne by the insured.				
<u>COMMREN45 TRACKING DEVICE WARRANTY</u>				
It is warranted, that the following insured vehicles, if not fitted with a tracking device as stated in the schedule, will be subject to an additional excess of 20% of the claim in the event of theft / hijacking of the vehicle.				
- Tracking devices are required for the following vehicles, irrespective of year, make or model:				
Toyota Fortuner				
Toyota Hilux				
Toyota (all other makes and models)				
Volkswagen Polo				
Volkswagen Golf				
Volkswagen (all other makes and models)				
Nissan NP200				
<u>COMMREN84 SECURITY REQUIREMENTS</u>				
It is warranted that the insured vehicle will be fitted with the following compulsory security requirements:				
a. Vehicles below R500 000 in value:				i. Level 4A
VESA approved immobilizer (vehicles prior to 1996), or				
ii.) VSS approved factory fitted (vehicles after 1996)				
b. Vehicles in excess of R500 000 in value				
i. Renasa approved tracking system supported by armed response and search team. This is a compulsory requirement irrespective of whether the vehicle has been fitted with either (a)(i) or (a)(ii).				
c. Early warning tracking devices are compulsory for the following make of vehicles irrespective of the value and year of manufacture:				

i. Toyota Fortuner

ii. Toyota Hi-lux

iii. Toyota Quantum

iv. Volkswagen Golf models
Volkswagen Polo models

v.

vi. Hyundai H100

vii. Kia K2700

viii. Isuzu Pickups

d. A certificate of proof, alternatively other acceptable documentation substantiation installation and contact with a security company, that the security requirement has been installed must be provided to the Insurer prior to the inception of the policy alternatively within 7 days of inception provided authorization has been obtained from the Insurer.

In the event of the non-compliance with either (a), (b) or (c) no theft cover will be provided. All other cover offered by the Section: Motor will remain in force.

A premium refund commensurate with the limitation of cover will be made where necessary.

On receipt of the required proof the theft cover will be re-instated with effect from the date of receipt and a pro-rata premium will be raised accordingly.

Opspoorstelsel

Voertuig moet toegerus wees met Early Warning Sign opspoorstelsel om diefstal/kaping dekking te geniet.

Section Endorsements

COMMREN36 Keys and Safe Warranty

It is warranted that all keys will be removed from vehicles and locked away in a wall mounted safe when the vehicle are left at the insured premises overnight.
Theft of vehicles at the premises is subject to the vehicles being contained in a locked yard or locked fenced off area and is subject to forcible and violent entry into such vehicle.
Theft of parts and accessories are not covered unless the entire vehicle is stolen.

COMM002M Average Applicable to Special types and Agricultural Vehicles only

If the market value at the commencement of any loss of or damage to special type vehicles (as defined) is greater than the limit of indemnity stated in the schedule, or the amount represented to the company then the insured shall be considered as his own insurer for the difference and shall bear a ratable share of the loss or damage accordingly. Every item shall be separately subject to this condition.

Vehicle Tracking

Cover in respect of the following vehicles will remain subject to the installation of a tracking device, irrespective of the value of the vehicle:

A tracking device remains a preference for Theft/ Hijacking cover on the following vehicles:

- Toyota Fortuner
- Toyota Hilux
- Toyota Corolla
- Toyota Tazz
- Toyota Yaris
- Toyota Run X
- VW Polo
- VW Golf

The following underwriting criteria will be applicable on all the above-mentioned vehicles:

1. An additional compulsory excess of 20% of the claim will be applicable in the event of theft and/ or hijacking where no tracking device has been fitted.
2. Should a tracking device be installed the additional 20% compulsory excess will be waived.

COMM005M Spare Parts Clause

In the event of any spare part and/or permanent fitting of whatsoever nature needed to repair damage or replace such damaged article of the insured vehicle being unprocureable in the Republic of South Africa as a standard ready manufactured article, the liability of the company shall be met by the payment of a sum equal to the value of the accident or loss but not in any case exceeding the manufacturer's latest list price in force in the Republic of South Africa.

COMM007M Repatriation Condition where cover is extended to areas outside the Territorial Limits as shown

1. In the event of loss or damage to the vehicle the insured shall arrange at own cost to transport the vehicle to the border post into the Republic of South Africa. The company will thereafter pay in terms of this section the reasonable cost of removal from the said border post to the nearest repairers in South Africa. The company shall not be liable for any loss of or damage to the vehicle or any part of it subsequent to the accident until it passes through the said border post.
2. In the event of the insured not transporting the vehicle to the said border post on the basis of the vehicle being a total loss then the onus of proving this will rest with the Insured and failure to do so will relieve the Company of all liability in terms of this section.
3. In the event of the vehicle being a total loss and the wreck is abandoned a percentage of the value of the vehicle will be deducted for salvage from the settlement figure.
4. Sub-section B - Liability to Third Parties and Sub-section C - Medical Expenses are deleted.

COMMREN36 Keys and Safe Warranty

It is warranted that all keys will be removed from vehicles and locked away in a wall mounted safe when the vehicle are left at the insured premises overnight.
Theft of vehicles at the premises is subject to the vehicles being contained in a locked yard or locked fenced off area and is subject to forcible and violent entry into such vehicle.
Theft of parts and accessories are not covered unless the entire vehicle is stolen.

Tracking Warranty

Cover in respect of the following vehicles will remain subject to the installation of a tracking device, irrespective of the value of the vehicle:

A tracking device remains a preference for Theft/ Hijacking cover on the following vehicles:

- Toyota Fortuner
- Toyota Hilux
- Toyota Corolla
- Toyota Tazz
- Toyota Yaris
- Toyota Run X
- VW Polo
- VW Golf

The following underwriting criteria will be applicable on all the above-mentioned vehicles:

1. An additional compulsory excess of 20% of the claim will be applicable in the event of theft and/ or hijacking where no tracking device has been fitted.
2. Should a tracking device be installed the additional 20% compulsory excess will be waived.

TOTAL SECTION PREMIUM R107,774.52

Section Excesses

Motor Section (Commercial)

In respect of each and every occurrence giving rise to a claim

Excess Description	Excess Payable
Basic Excess Private Vehicle/ LDV/ Sedan/ Minibus / Panelvan	5% of claim minimum R4,000 (per claim)
Basic Excess Private Vehicle / LDV / Sedan / Minibus / Panelvan – Theft / Hijacking	10% of claim minimum R4,000 (per claim)
Commercial vehicles < 3 500kg	5% of claim minimum R5,000 (per claim)
Commercial vehicles < 3 500kg – Theft / Hijacking	10% of claim minimum R5,000 (per claim)
Special Types – Yellow Goods	5% of claim minimum R5,000 (per claim)
Special Types – Yellow Goods / Theft / Hijacking	10% of claim minimum R5,000 (per claim)
Commercial Trailers	5% of claim minimum R5,000 (per claim)
Commercial Trailers (Theft/ Hijacking)	10% of claim minimum R5,000 (per claim)
Commercial Vehicles / Buses	5% of claim minimum R5,000 (per claim)
Commercial Vehicles / Buses -Theft / Hijacking	10% of claim minimum R5,000 (per claim)
Motorcycles	5% of claim minimum R2,500 (per claim)
Motorcycles - Theft / Hijacking	10% of claim minimum R2,500 (per claim)
Caravans / Luggage Trailers	5% of claim minimum R2,500 (per claim)
Caravans / Luggage Trailers - Theft/ Hijacking	10% of claim maximum R2,500 (per claim)
Driver under 25 Years of Age	Additional 5% of claim minimum R1,500 (per claim)
Drivers Over 75 Years of Age	Additional 5% of claim minimum R1,500 (per claim)

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License less than 2 years or Learner's license	Additional 5% of claim maximum R2,500 (per claim)
Windscreen (all vehicles)	R800 (per claim)

Computer Equipment Section

Electronic items such as computers, printers, notebooks, photocopiers on or temporarily away from your premises can be insured hereunder on an all risk basis.

Item 1 - Desktop Computer (Software & Accessories)		Sum Insured	R85,250	Item Premium	R213.13
				Extensions Premium	R42.92
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R256.04
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	Desktop Computer (Software & Accessories)		
Sub-section A: Material Damage	R85,250	Burglar Alarm Warranty Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub-section B: Reinstatement of data		Yes	R50,000.00	R41.67	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Item 2 - Server		Sum Insured	R30,300	Item Premium	R75.75
				Extensions Premium	R17.92
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R93.67
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	Server		
Sub-section A: Material Damage	R30,300	Burglar Alarm Warranty Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub-section B: Reinstatement of data		Yes	R20,000.00	R16.67	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Item 3 - IP PBX System and all accessories		Sum Insured	R35,100	Item Premium	R87.75
				Extensions Premium	R42.92
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R130.67
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	IP PBX System and all accessories		
Sub-section A: Material Damage	R35,100	Burglar Alarm Warranty Condition	No		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub-section B: Reinstatement of data		Yes	R50,000.00	R41.67	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Item 4 - Konica Minolta Mizhub C550i		Sum Insured	R138,000	Item Premium	R345.00
				Extensions Premium	R42.92
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R387.92
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	Konica Minolta Mizhub C550i		
Sub-section A: Material Damage	R138,000	Burglar Alarm Warranty Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub-section B: Reinstatement of data		Yes	R50,000.00	R41.67	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Item 5 - Olivetti D-Copia 4513+		Sum Insured	R34,500	Item Premium	R86.25
				Extensions Premium	R42.92
Cover Start Date	01 November 2024	Sasria Included	Yes	Total Premium	R129.17
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	Olivetti D-Copia 4513+		
Sub-section A: Material Damage	R34,500	Burglar Alarm Warranty Condition	Yes		
Item Extensions		Cover	Sum Insured	Gross Premium	
Sub-section B: Reinstatement of data		Yes	R50,000.00	R41.67	
Additional Claims Preparation Cost		Yes	R10,000.00	R1.25	
Item 6 - HP PRODESK 600 G6 I5 10TH GEN 16GB 512GB W11P SFF		Sum Insured	R120,500	Item Premium	R301.25
Cover Start Date	21 August 2025	Sasria Included	Yes	Total Premium	R301.25
Risk Details					
Address	Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	HP PRODESK 600 G6 I5 10TH GEN 16GB 512GB W11P SFF		
Sub-section A: Material Damage	R120,500				

		Burglar Alarm Warranty Condition	Yes		
Item 7 - DELL PRECISION 5820 TOWER WORKSTATION – SERVER		Sum Insured	R36,100	Item Premium	R90.25
Cover Start Date	21 August 2025	Sasria Included	Yes	Total Premium	R90.25
Risk Details					
Address		Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	DELL PRECISION 5820 TOWER WORKSTATION – SERVER	
Sub-section A: Material Damage		R36,100	Burglar Alarm Warranty Condition	Yes	
Item 8 - SOFTPHONE VIP CLOUD PBX PHONE SYSTEM		Sum Insured	R91,971	Item Premium	R229.93
Cover Start Date	21 August 2025	Sasria Included	Yes	Total Premium	R229.93
Risk Details					
Address		Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	SOFTPHONE VIP CLOUD PBX PHONE SYSTEM	
Sub-section A: Material Damage		R91,971	Burglar Alarm Warranty Condition	Yes	
Item 9 - Uniclox klokstelsel kompleet		Sum Insured	R116,020	Item Premium	R290.05
Cover Start Date	16 September 2025	Sasria Included	Yes	Total Premium	R290.05
Risk Details					
Address		Plaas Krelingspost Skietfontein,, De Wildt, North West, 0268	Description	Uniclox klokstelsel kompleet	
Sub-section A: Material Damage		R116,020	Burglar Alarm Warranty Condition	Yes	
Item Endorsements					
Uniclox Klokstelsel					
Vision Enterprise Platinum Premium Cloud Based Software For 250 Staff. Multi-User 7 Including CCS Mobile clocking, Overtime Check & Approval, Report Scheduling Modules and Payroll Integration - Including Online System Configuration					
Bio-Breath Time & Attendance and Access Control Breathalyzer SECURITY GATE					
UPS 650V 360W LINE INTERACTIVE TOWER SECURITY GATE					
Bio-Breath Time & Attendance and Access Control Breathalyzer FACTORY					
UPS 650V 360W LINE INTERACTIVE TOWER FACTORY					
Weather Enclosure Ip66 Medium FACTORY					
BOX STRAWS 1400 1 455.00 455.00 Uni-H4 (WIFI) Advanced Facial And RFID Reader BATHROOM / CANTEEN					
12v Battery Backup (Power Supply) with 12v Battery					
TOTAL SECTION PREMIUM					R1,908.94
Section Excesses					
Computer Equipment Section					
In respect of each and every occurrence giving rise to a claim					
Excess Description			Excess Payable		
Basic			10% of claim minimum R1,500 (per claim)		
Reinstatement of Data			10% of claim minimum R1,000 (per claim)		
Increased Cost of Workingv			24-hours + Basic Excess (per claim)		
Lightning / Power Surge			Additional 5% of claim minimum R2 500 (per claim)		

Inception Value Policy (Commercial and Domestic)

Inception Value Policy (IVP)

Item 1 - 2023 Isuzu FTR850 C/C 28047721		Sum Insured	R1,062,400	Item Premium	R343.04
Cover Start Date	01 November 2024			Total Premium	R343.04
Vehicle Details					
Year	2023	Make	Isuzu		
Model	FTR850 C/C	MMcode	28047721		
Cover Options					
IVP Type	Commercial				
Item 2 - 2016 Hyundai Grand i10 26516285		Sum Insured	R117,500	Item Premium	R151.32
Cover Start Date	01 November 2024			Total Premium	R151.32
Vehicle Details					
Year	2016	Make	Hyundai		
Model	Grand i10	MMcode	26516285		
Cover Options					
IVP Type	Commercial				
Item 3 - 2023 Isuzu Max MU-X 28069370		Sum Insured	R688,500	Item Premium	R266.24
Cover Start Date	01 November 2024			Total Premium	R266.24
Vehicle Details					
Year	2023	Make	Isuzu		
Model	Max MU-X	MMcode	28069370		
Cover Options					
IVP Type	Commercial				
Item 5 - 2024 Isuzu FFR 550 28047216		Sum Insured	R956,600	Item Premium	R480.88
Cover Start Date	01 November 2024			Total Premium	R480.88
Vehicle Details					
Year	2024	Make	Izusu		
Model	FFR 550	MMcode	28047216		
Cover Options					
IVP Type	Commercial				
TOTAL SECTION PREMIUM					R1,241.48

Selected Policy Level Benefits

Schedule of Excess

General

General	
Excess Description	Excess Payable
No previous insurance cover for section and claim within 30 days of Inception	In addition to all other excesses (per claim)
Inception of Policy	Additional 10% of claim minimum R2,500 (per claim)

Policy Endorsements

Communicable Disease Exclusion – applicable to all Commercial, Farmers, Body Corporate, Hospitality and Engineering Policies underwritten by Renasa Insurance Company Limited

Notwithstanding any provision to the contrary within the Policy wording and/or the Schedule thereto any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto, are excluded

Communicable Disease is any disease which can be transmitted by means of any substance or agent from any organism to another organism where

- the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, natural or scientifically engineered and
- the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, food or any form of transmission whatsoever and
- the disease, substance or agent can cause or threaten damage to human health or human welfare, business operations or can cause or threaten damage to, deterioration of, loss of value of, marketability of, loss of use of property and loss of income and/or profits or any consequential loss whatsoever.
- is a sudden, unexpected, large-scale manifestation of an initially locally or international contained, infectious disease relating to people which spreads very rapidly and with great virulence
- is classified by the appropriate national or international body/agency and/or Government of the Republic of South Africa or Government of any country within the territorial limits stated in the policy schedule or wording as an infectious disease, epidemic or pandemic (whether actual or perceived) and results in the imposition of quarantine, lock down or restriction in movement of people and/or animals and/or business activity as well as any travel advisory or warning being issued by a national or international body or agency.

Survey requirements to be done by 9th June 2025

Copies of the cold room maintenance programs and the service provider Service Level Agreement must be available for insurers in the event of a claim. Due date 09/06/2025

The Insured to have the missing faceplate of the DB in the cold room compressor area and the inverter/solar room replaced and secured by a qualified electrician. Due date 09/06/2025

The Insured to have a disclaimer notice board installed at all entry points to the property, and in the common area, written in plain English and easily understandable. Due date 09/06/2025

The insured to obtain a certificate from the fire department for the storage of flammable liquids on site, a copy of which must be sent to insurers for their records. This is required on an annual basis. Due date 09/06/2025

The Insured is to relocate the stacked pallets stored inside the storage areas to a position at least 5 m away from the wall of any of the insured buildings to reduce the potential fire load and to reduce the fire spread risk. Due date 09/06/2025

Any generator installation must comply with the South African National Standard (SANS 101421:2003) for the wiring of a property. This applies to both portable, as well as permanent installations. It is critical that the electrical connections are undertaken by a qualified electrician and an Electrical Compliance Certificate ("COC") is issued. Due date 09/06/2025

The inverter installation must have a certificate of electrical compliance. 2. A certificate from the installer confirming that the installation conforms with the manufacturer's specifications must be sent to insurers for record purposes. 3. The installation must conform to the SANS 10142 regulations and certified. 4. The maintenance of the installation must be recorded with a new electrical COC issued. 5. Lithium ion batteries It is required that a 9 liter AVD (Aqueous Vermiculite Dispersion) fire extinguisher be installed in close proximity of the inverter installation wall mounted and indicated by SANS approved signage. 6. The area around the inverter/batteries must be always kept clear of any combustible materials. 7. The area housing the inverters and batteries is required to be adequately controlled below 16 degrees.

The solar installation must be installed in accordance with SANS 1014212 and the latest edition of these regulations for the wiring and installation of the panels, which outlines the minimum requirements for the safe installation of electrical systems of which solar panels are part of. Furthermore, because this is an electrical installation a new electrical certificate of compliance will be required to be available in the event of any claim. 2. The panels must comply with SANS 61215 regulations and must have this identification label displayed to confirm that the design, construction and testing of photo voltaic modules has been conducted in terms of this regulation, which confirms the panels meet all the durability, safety, and performance requirements for a safe installation. 3. The installer must confirm that the roof mounted installation can carry the weight of the panel installation in all weather conditions. 4. The company or competent person issuing the certificates of compliance must be registered by ECSA or a similar registered body and these documents must be available in the event of a claim. 5. All solar installations must have surge protection installed, and this surge protection must be inspected annually to ensure the functionality and must be repaired if required. 6. The solar panels must be serviced and cleaned annually to ensure that there is no buildup of vegetation, bird's nests and other matter.

Failure to adhere to any Risk Improvements by due dates noted above, shall entitle the insurer to reject any claim where such failure is material to the claim. If the insured is not able to comply with one or more of the required risk improvements, please contact us immediately prior to the date given, with motivation as to why the aforementioned requirement could not be completed or complied with, the merits of the motivation will be looked at and at the Insurer's discretion the due date may be extended.

Compliance required

The insured warrants that all certifications are maintained and comply with all applicable laws and regulations material to the risk. The insured must obtain and maintain all necessary certifications, licenses, and permits required for their operations. The insured is required to notify the insurer immediately if any certification, license, or permit is revoked, suspended, or not renewed. The insured further warrants that any failure to comply with relevant laws, regulations, by-laws, or rules will result in the insurer having the right to deny any claim where such non-compliance is material to the loss.

COMM001PL POPI - Protection of Personal information Act

In order to provide you with the required service we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and/ or processed for insurance, financial services and risk management purposes by the TIH Group of companies against any other reasonable and legitimate sources or database to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services.
- Assessment of financial and insurance risks.
- Assessment and processing complaints.
- Development and improvement of products and services.
- Credit references and/or verification of personal information.
- Fraud prevention and detection.
- Market research and statistical analysis.
- Audit & record keeping.
- Compliance with legal & regulatory requirements.
- Sharing of information with service providers and other third parties we engage to process such information on our behalf or who we render services to us; and
- Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa if required to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information.

Please view our privacy and access to information manual on our website for further information.

COMMREN87 General Endorsement, Certifications

The insured warrants that all certifications are maintained and comply with all applicable laws and regulations material to the risk. The insured must obtain and maintain all necessary certifications, licenses, and permits required for their operations. The insured is required to notify the insurer immediately if any certification, license, or permit is revoked, suspended, or not renewed. The insured further warrants that any failure to comply with relevant laws, regulations, by-laws, or rules will result in the insurer having the right to deny any claim where such non-compliance is material to the loss.

Disclosure Notice to Short-Term Insurance Policy Holders

Important - Please read carefully - Disclosure and other legal requirements

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

1 Your Administering Intermediary/ Insurer Branch

1.1 Besonderhede

Business Name: Renasa Direct - Klerksdorp
Physical Address: 55 Parfitt Avenue, Park West, Free State, 9301
Postal Address: Unknown
E-Mail Address: info@renasa.co.za
Telephone: +27 (0)51 406-5900
Registration No. 1998/000916/06
Renasa Insurance Company Limited is a licensed non-life insurer and FSP license no.: 15491

1.4 Details of how to institute a claim

Should you have a claim against your policy, please do the following:

- Notify the intermediary at the above address.

- A Claim form will be handed, emailed, faxed or posted to you according to your instruction. Complete this form and return it to your intermediary at the below address or by e-mail.

Our claims department will then attend to you claim.

Should you have any difficulty, kindly contact your insurer's claims department and someone will assist you. The details on how to lodge a claim as well as a list of documents that must accompany the claim can be found on www.renasa.co.za

1.5 Complaints

If you want to lodge a complaint, you may contact Renasa, your insurer, on +27 (0) 11 380 3080 or via e-mail on complaints@renasa.co.za. Renasa's complaints procedure and policy can be found on www.renasa.co.za.

1.6 Written mandate to act on behalf of insurer

This certifies that the insurer has granted a mandate to the intermediary to represent the insurer and to accept the business and issue policies on behalf of the insurer

1.7 Conflict of Interest

We have considered the conflict of interest provisions in terms of the FAIS Act 37 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSCA. A conflict of interest management policy is available to clients upon request.

2 Your Intermediary

2.1 Particulars

Business Name: Ashanti Financial Services (Pty) Ltd
Physical Address: 6 Michael Street, Wilkoppies, North West, 2571
Postal Address: 6 Michael Street, Wilkoppies, North West, 2571
E-Mail Address: susan@ashantimbs.co.za
Telephone: @BrokerPhone
Fax: Unknown
Registration No.: 2011/106975/07
Authorised financial services provider license no.: 33244Number

2.2 Particulars of your Intermediary's compliance officer

Compliance Officer: Unknown
Business name: Unknown
Physical Address: Unknown
Postal Address: Unknown
Telephone: Unknown
Fax: Unknown
E-Mail Address: Unknown

3 Your Insurer(s)

3.1 Particulars

Business Name: Renasa Insurance Company Limited
Physical Address: 1 Telesure Lane, Dainfern, Riverglen, Gauteng, 2191
Postal Address: P.O. Box 412072, Craighall, Randburg, Gauteng, 2196
E-Mail Address: info@renasa.co.za
Telephone: +27 (0)11 380-3080
Registration No.: 1998/000916/06

3.2 Particulars of your Insurer compliance officer

Particulars of your Insurer's Compliance Officer: Telesure Group Services (Pty) Ltd
Tel: 0860 99 99 54
Email: compliance@tihsa.co.za

3.3 Internal Compliance Officer

Particulars of your Insurer's Compliance Officer: Telesure Group Services (Pty) Ltd
Tel: 0860 99 99 54
Email: compliance@tihsa.co.za

3.6 Conflict of Interest

We have considered the conflict of interest provisions in terms of the FAIS Act 37 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least once a year in consultation with an external independent compliance practitioner and reported to the FSCA. A conflict of interest management policy is available to clients upon request.

1. The provider is obligated to inform the client about any personal interest or potential conflict of interest that may arise when providing the relevant service. The provider must take all necessary steps to ensure that the client is treated fairly.
2. It should be noted that receiving non-cash incentives or indirect consideration from another provider, product supplier or person could be considered a potential conflict of interest.
3. The service must be provided in accordance with the contractual relationship and any reasonable requests or instructions from the client should be executed as soon as possible, while taking into consideration the interests of the client as a priority.
4. All client transactions must be accurately recorded and accounted for.
5. The provider must not engage in any financial product transactions for their own benefit, account, or interest based on advanced knowledge of pending transactions for or with clients or non-public information that could affect the prices of such products.

4 Particulars of SASRIA SOC Limited

4.1 Should you have requested cover provided by SASRIA SOC Limited then you are entitled to details as follows

E-Mail: mziwolom@sasria.co.za
Web Site: www.sasria.co.za
Claims Procedure: In the event of a claim, all relevant documentation relating to your claim must be submitted to The Insurer at the Local Branch in your area.
Compliance Officer: Mziwoxolo Mavuso
Compliance E-Mail Address: contactus@sasria.co.za
Complaints E-Mail Address: complaints@sasria.co.za

For more information, please click the following Sasria links:

SASRIA Motor Disclosure: [Microsoft Word - EI 9478 Motor.docx \(sasria.co.za\)](#)

Sasria Statutory Disclosure: https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fsasria.co.za%2Fwp-content%2Fuploads%2F2024%2F07%2FDisclosure_Notice_2024-10-July-2024-Final.docx&wdOrigin=BROWSELINK

5 Ombudsman and Registrar

5.1 The National Financial Ombud Scheme.

For assistance in the filing of a valid claims' complaint, you may contact the following Ombud:
The National Financial Ombud Scheme.
Email address: info@nfosa.co.za
Website address: www.nfosa.co.za

5.2 Particulars of the FAIS Ombud

If your complaint relates to advice that you have received or any other FAIS related complaint, you may contact the following Ombud:
Name: Ombudusman for Financial Services Providers
E-Mail: enquiries@faisombud.co.za / info@faisombud.co.za
Website: www.faisombud.co.za

6 Premium

6.1 Type of Policy Involved

Your policy is a Commercial, Monthly paid insurance policy.

6.2 Extent of premium obligations

Your premium obligations are:

Premium: R158,426.32

Monthly Sasria: R12,496.30

Broker Fee: R86.25

Total Payable: R171,008.86 Paid Monthly to Renasa Insurance Company Limited

VAT Amount: R22,305.50

Broker Commission: R23,494.06

SASRIA Commission: R1,486.59

The broker fee is a fee payable to the Intermediary for rendering services to the policyholder, which fee is payable by the policyholder to the intermediary.

Premiums are subjected to annual review. Your monthly payment includes a broker commission of 12.50% for the motor section and 20.00% for the non-motor sections of your policy. Please note that a binder and outsource fee might be payable for services rendered on your policy. Should you require any further information, please contact your broker.

For more information, please click the following Sasria links:

SASRIA Motor Disclosure: [Microsoft Word - EI 9478 Motor.docx \(sasria.co.za\)](#)

Sasria Statutory Disclosure: <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fsasria.co.za%2Fwp-content%2Fuploads%2F2024%2F07%2FDisclosure%20Notice%2024-10-July-2024-Final.docx&wdOrigin=BROWSELINK>

6.3 Manner of payment of premium and due date of premium

Premiums are paid by debit order through your bank account which details you provided to your intermediary by means on concluding a debit order mandate or by means of voice logging. The Premiums are paid monthly in terms of the premium obligations stated above, which amount shall be debited on the 1st.

Name and surname: PrimeCo Meat Wholesale Pty Ltd

Agreement Number / Policy Schedule number: ASH00007

Commencement / Pay date: 01 Nov 2024

Amount: R171,008.86

Abbreviated name: Renasa

User contact details (please refer to the Insurer's contact details stated above)

Premiums are subject to annual review.

Your monthly payment includes a broker commission of 12.50% for the motor section and 20.00% for the non-motor sections of your policy.

Please note that a binder and outsource fee might be payable for services rendered on your policy.

Should you require any further information please contact your broker

6.4 Consequence of non-payment of premium.

If the premium is not paid on due date you will be granted a grace period of 30 (thirty) days after the 1st day of the month on which the premium is due. If the premium is not paid within the 30 (thirty) day grace period then the policy will be cancelled from the first day of the month for which the unpaid premium was due. The grace period will only be applicable from the second month of your policy.

7 Other Matters of Importance

- You must be informed of any material changes to the information provided above.
- If the information above was given to you verbally, it must be confirmed to you in writing 31 days.
- The right to request recordings if any information was disclosed to you telephonically;
- If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit a complaint to the short-term insurance ombudsman.
- Polygraph or any lie detector test is not obligatory in the event of a claim and failure thereof may not be the sole reason for repudiating the claim.
- The insurer and not the intermediary must give reasons for repudiating your claim.
- You are entitled to a copy of the policy free of charge.
- If premium is paid by debit order it may only be in favour of one person and may not transferred without your approval; and the insurer must inform you at least 31 days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- All information regarding the policy terms and conditions must be disclosed to you in order to make an election if more than one option of a policy term or condition applies.
- Please refer to your policy wording for all exclusions and limitations that apply with regard to your policy.
- You have the right to cancel your policy at any time. Please refer to your policy wording for details.
- You must monitor the insurance cover and review the cover periodically to ensure that the cover remains adequate

8 Warning

- Do not sign any blank or partially completed application form
- Complete all forms in ink
- Keep all documents handed to you
- Make note as to what is said to you
- Don't be pressurised to buy the product
- You must disclose all material facts to your broker. Incorrect or non-disclosure of information may influence an insurer on any claims arising from your contract of insurance.
- You must monitor the insurance cover and review the cover periodically to ensure that the cover remains adequate.

9 Processing of Personal Information

Processing of Personal Information

In order to provide you with the required service we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and/ or processed for insurance, financial services and risk management purposes by the TIH Group of companies against any other reasonable and legitimate sources or database to ensure the accuracy and completeness of any personal information provided on an ongoing basis. We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services;
- Assessment of financial and insurance risks;
- Assessment and processing complaints;
- Development and improvement of products and services;
- Credit references and/or verification of personal information;
- Fraud prevention and detection;
- Market research and statistical analysis;
- Audit & record keeping;
- Compliance with legal & regulatory requirements;
- Sharing of information with service providers and other third parties we engage to process such information on our behalf or who we render services to us; and
- Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation. We may transfer your personal information outside the borders of South Africa if required to provide any of the services. You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information. Please view our privacy and access to information manual on our website for further information.