

Hollard Agriculture (Binder)

POLICYHOLDER DETAILS

Policyholder Primeco Meat Feedlot

Business description Farmer

Vat number

Company registration number 2015/204307/07

Physical address
1 Ged 5 van Bosjeshoek
THABAZIMBI
118 KQ, Makoppa
0

Postal address
Ged 5 van Bosjeshoek 1
THABAZIMBI
118 KQ, Makoppa
0387

Contact details
Work 0120350383
Home
Fax
Cell 0815826348
Email admin1@primecomeat.co.za

POLICY DETAILS

Insurer The Hollard Insurance Company Limited

Policy number HOLLARD41603AGRI

Type of policy MONTHLY

Inception date 01/03/2025

Renewal date 31/10/2026

Transaction effective date 28/11/2025

Transaction reason General endorsement

Endorsement Description Add 2025 Scania - VIN 9BSG6X4004107908

Period of insurance From 01/11/2025 to 31/10/2026 (Both dates inclusive) and any subsequent period for which Hollard agrees to renew this policy or any section thereof subject to any revised terms required by Hollard

Territorial Limits All premises as stated in each and every section owned or occupied or used by the insured for the purposes of the business, situated in the Republic of South Africa, Namibia, Botswana, Lesotho, Eswatini, Zimbabwe, Zambia, Malawi and Mozambique

Print date 01/12/2025

BROKER DETAILS

Company	BUFFELSFONTEIN MAKELAARS & FINANSIËLE DIENSTE	
Branch	No Branch	
Postal address	Caperbush Ave 108 B, Melodie Hartbeespoort dam 0216	
Physical address	Caperbush Ave 108 B, Melodie Hartbeespoort dam 0216	
Contact details	Broker	Louis Booy
	Business	081 582 6348
	Fax	
	Email	louisbooy33@gmail.com
Company registration number	2009/114198/23	
VAT number	4360282927	
FSB/FSP number	Licence Number 44322	

INSURER DETAILS

Company	The Hollard Insurance Company Limited	
Postal address	P O Box 87419, Houghton, 2019	
Physical address	22 Oxford Road, Parktown, Johannesburg, 2193	
Contact details	Tel	(011) 351-5000
	Fax	(011) 351-0691
	Email	
	Website	www.hollard.co.za
Company Registration number		
VAT number	4450117405	
FSB/FSP number	Licence Number 17698	

Signed for The Hollard Insurance Company Limited, a registered Short Term Insurer

Signed at Johannesburg on 01 December 2025

Nash Omar

PREMIUM SUMMARY

Policy Sections Available	Section Selected	Pro-rata Premium	Premium
Fire	Yes	R	1 943.22
Goods in Transit	Yes	R	318.00
Business All Risks	Yes	R	7 331.26
Accidental damage - Other than wine	Yes	R	62.50
Combined liability (Claims-Made Basis)	Yes	R	181.76
Motor specified	Yes	R	34 265.08
Sub Total	R	5 362.40	44 101.82
Sasria	R	1 276.75	8 482.32
Broker Fee	R	R	100.00
TOTAL	R	6 639.15	52 684.14

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

For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 15.0%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

All Premiums and Fees are VAT inclusive; the premium total includes Broker commission of R6 250.47 for Motor and Non-Motor classes of business. The total SASRIA Commission earned is R976.77

Broker commission rate for non-motor classes is 20%
 Broker commission rate for motor classes is 12.5%

GENERAL ENDORSEMENTS

FIRST AMOUNTS PAYABLE

In the event of the specified first amount payable not being stated on the specific section, the first amount(s) payable noted on the Schedule of Standard First Amounts Payable, attached to and forming part of this Policy document, will be applicable.

Towing and Release Fees Limitation

If the insured vehicle is disabled by reasons of any loss or damage insured hereby, the Company will pay the reasonable cost of protection and removal to the nearest repairers;

PROVIDED THAT:-

the services of the Hollard assist line is utilised, failing which the towing and release fees will be limited as follows:

Vehicles up to 3500kg

Safeguarding your vehicle after an Accident: Towing & Release fees

Excess : Nil

Limit : R2 850 unless a Hollard Services Provider is used

Vehicles above 3500kg

Safeguarding your vehicle after an **Accident**: Towing & Release fees

Excess : Nil

Limit : R5 500 unless a Hollard Service Provider is used

24 hour assistance number: 0860 038 262

ENDORSEMENT FORMING PART OF THIS POLICY WITH EFFECT FROM 01 APRIL 2023

GENERAL EXCEPTIONS

General Exception 8. Electricity Grid Failure exclusion is added which reads as follows:

8. Electricity Grid Failure exclusion

Notwithstanding any provision of any section of this Policy including any Exclusion, Condition, Exception, Insured Peril, Extension or other provision not mentioned herein, this Policy does not cover any loss, damage/s (physical or financial), cost or expense of any type whatsoever, legal liability, or any consequential loss directly or indirectly caused by, attributable to, arising out of, resulting from, following or in any way in consequence of or in connection with any Electricity Grid Failure (as defined below).

Electricity Grid Failure is an interruption to or suspension of electricity supply, in any manner, from whatsoever source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.

This exclusion also applies to consequential losses in respect of any public utilities that are affected by Electricity Grid Failure including, but not limited to, the disruption of water, telecommunications and sewage systems as well as the deterioration of stock, food or other items.

This exclusion does not apply to Loadshedding (defined below) which remains covered subject to the remaining terms and conditions set out in the policy.

Loadshedding is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured implemented in phases which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.

The theft covers of the policy have security requirements, such as alarm systems. It must be noted that there is no cover in place if these requirements are not met in any way, whether directly or indirectly due to Electricity Grid Failure. The Provision in the alarm warranty that states "cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply

authority's service feeders and that such failure is not due to any act or omission of the Insured." is deleted should such unavailability of electricity be as a result of Electricity Grid Failure.

GENERAL EXCLUSION: NON-PHYSICAL DAMAGE BUSINESS INTERRUPTION AND CONTINGENT BUSINESS INTERRUPTION

Notwithstanding any specific provision of a specific section of this policy including any exclusion, condition, exception, insured peril, extension or other provision not mentioned herein which specifically overrides a general exclusion, this policy does not cover any loss, damage/s (physical or financial), cost or expense of any type whatsoever, legal liability, or any consequential loss directly or indirectly caused by, arising out of, resulting from or in consequence of any Business Interruption or Contingent Business Interruption cover unless as a result of physical damage as per the Defined Events stated under the Business Interruption Section of this policy.

All sections and extensions that provide for such loss, damage/s, costs or expenses are hereby deleted in their entirety.

ENDORSEMENT FORMING PART OF THE GENERAL EXCEPTIONS OF THIS POLICY WITH EFFECT 01 DECEMBER 2022

General Exception 5. Cyber Exclusion is deleted and restated as follows:

5.1. This Policy excludes 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:

- 5.1.1. any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless subject to the provisions of point 5.2 below;
- 5.1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data, unless subject to the provisions of point 5.2 below.

5.2. Subject to the other terms, conditions and exclusions contained in this Policy, this Policy will cover:

- 5.2.1. loss, damage, liability, cost or expense directly caused by, resulting from, or arising out of physical loss and/or physical damage to tangible property insured under this Policy and any Time Element Loss directly resulting from physical loss and/or physical damage;
- 5.2.2. physical loss and/or physical damage to Data Processing Media for which the basis of valuation shall be the cost of the blank Data Processing Media plus the costs of repairing, replacing or restoring the Data from back-up or from originals of a previous generation (these costs will not include research and engineering). If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank Data Processing Media (however, this Policy does not cover any amount pertaining to the value of Data to the Insured or any other party, even if such Data cannot be recreated, gathered or assembled);

where such physical loss and/or physical damage is directly occasioned by otherwise covered perils under this Policy and not otherwise excluded under this Policy.

Meaning of words:

1. "Computer System" means any computer, hardware, software communications system, electronic device, (including but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output or data storage device, networking equipment or back up facility.
2. "Data" means information facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System.
3. "Time Element Loss" means business interruption, contingent business interruption or any other consequential losses.
4. "Data Processing Media" means any property insured by this insurance agreement on which Data can be stored but not the Data itself.

FIRE SECTION

Effective Date	28 November 2025	Total Section Premium	R 2 093.62
Physical Location	1 Ged 5 Van Bosjeshoek, Thabazimbi, 118 Kq, Makoppa, 0387		
Construction			

Details of Cover

Description	Column Reference	Escalator Clause Specific Percentage	Sum Insured	Premium
Buildings as defined	1		R 270 000	R 103.50
Pump House with walls for tanks				
Sasria				R 10.59
Buildings as defined	1		R 216 000	R 82.80
Pump House 2				
Sasria				R 8.47
Buildings as defined	1		R 648 000	R 186.30
Implements Shed - Open, No floor				
Sasria				R 25.42
Stock as defined	4		R 378 000	R 181.13
Fodder stored under Shed - Cleared surrounding area				
Declaration: Annual				
Sasria				R 14.83
Miscellaneous Items as defined	5		R 324 000	R 139.73
Electronic Weighbridge 10 Beams Single (24m x 3m x 60 000kg)				
Sasria				R 12.71
Miscellaneous Items as defined	5		R 702 000	R 504.56
Fodder in the open				
Sasria				R 27.54
Miscellaneous Items as defined	5		R 378 000	R 217.35
Pumps & Accessories / VSB & Accessories in Pump house with walls for tanks				
Sasria				R 14.83
Miscellaneous Items as defined	5		R 216 000	R 124.20
Pump & Accessories/VSD & Accessories in Pump house 2				
Sasria				R 8.47
Miscellaneous Items as defined	5		R 378 000	R 217.35
Pumps & Accessories/VSD for Pivot				
Sasria				R 14.83
Miscellaneous Items as defined	5		R 324 000	R 186.30
General item - Cables & accessories for pumps and Pivot				
Sasria				R 12.71

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional claims preparation costs	No			
Additional Geysers (as defined)	No			
Additional leakage - first loss	No			
Brands and labels	No			
Geyser maintenance (All Risks)	No			
Riot and strike	No			
Subsidence and landslip (extended cover)	No			
Temperature all risk clause	No			
Wild animals (buildings)	No			
Wild animals (contents)	No			

Endorsements

Column Reference Description

- | Column Reference | Description |
|------------------|--|
| 1 | Buildings and outbuildings (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, or concrete unless otherwise stated in the schedule) and sporting and recreational structures, landlord's fixtures and fittings therein and thereon, walls (except dam walls), gates, posts and fences. |
| 2 | The number of month's rent / rental value stated in the schedule. |
| 3 | Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible excluding property more specifically insured. |
| 4 | Stock and materials in trade. |
| 5 | Miscellaneous as described. |
| 6 | Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible (excluding property more specifically insured) and including stock and materials in trade. |

GOODS IN TRANSIT SECTION

Effective Date	28 November 2025	Total Section Premium	R 368.00
Physical Location	1 Ged 5 Van Bosjeshoek, Thabazimbi, 118 Kq, Makoppa, 0387		
Cover selected	Single Transit		
Basis of Cover	All Risk		
Means of Conveyance	Rail, Air, Road		

Details of Cover

Description	Sum Insured	Premium
Load Limit	R 1 500 000	R318.00
Sasria		R 50.00
Additional Notes		
Including Livestock		

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional claims preparation costs	No			
Debris Removal	No			
Additional Fire Extinguishing Charges	No			
Hijacking of Conveying Vehicle	Yes		R -	
Riot and strike	No			

BUSINESS ALL RISKS SECTION

Effective Date	28 November 2025	Total Section Premium	R 7 391.28
Physical Location	1 Ged 5 Van Bosjeshoek, Thabazimbi, 118 Kq, Makoppa, 0387		

Details of Cover

Description	Sum Insured	Premium
265 KVA Generator with smart gen starter & Accessories (Movable)	R 495 000	R 2 371.88
Make:		
Model:		
Serial number/IMEI number: NR GK8-265 INC ATS – 13046		
Sasria		R 19.42

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Burglar Alarm Warranty	No			

Description	Sum Insured	Premium
265 KVA Generator 3 phase with smart gen starter (Movable)	R 495 000	R 2 371.88
Make:		
Model:		
Serial number/IMEI number: NR GKB-265 INC ATS – 13045		
Sasria		R 19.42

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Burglar Alarm Warranty	No			

Description	Sum Insured	Premium
3x VSD Units & Accessories for Pivots	R 540 000	R 2 587.50
Make:		
Model:		
Serial number/IMEI number: TBA		
Sasria		R 21.18

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Burglar Alarm Warranty	No			

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional claims preparation costs	No			
First loss average (wine tanks, barrels and containers)	No			
Contamination of milk	No			
Riot and strike	No			
Riot and strike	No			
Increased Cost of Working	No			

ACCIDENTAL DAMAGE SECTION - OTHER THAN WINE

Effective Date	28 November 2025	Total Section Premium	R 62.50
Physical Location	1 Ged 5 Van Bosjeshoek, Thabazimbi, 118 Kq, Makoppa, 0387		
Total Value at Risk	R100 000		

Details of Cover

Description	Sum Insured	Premium
Defined Events (i) - Property	R 100 000	R 62.50

Memoranda

Excluded Property	Note excluded items here
Reinstatement as stated in the policy wording	Yes/No
First Loss average as stated in the policy wording	Yes/No

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional claims preparation costs	No			

COMBINED LIABILITY SECTION

Effective Date	28 November 2025	Total Section Premium	R 181.76
Physical Location	1 Ged 5 Van Bosjeshoek, Thabazimbi, 118 Kq, Makoppa, 0387		
Industry			
Retroactive Date	27/11/2019		
Basis of Cover	Claims Made		

Details of Cover

Description	Sum Insured	Premium
Sub-Section 1 - Public Liability	R 1 000 000	R 181.76
Additional Perils / Extended Cover		

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional claims preparation costs	No			
Additional Statutory Defence Costs	No			
E.C. Liability	No			
Fire extinguishing charges or water bombing costs by means of aircraft	No			
Guesthouses (accommodation and lodging)	No			
Inefficacy (Excluding Wine and Related Products)	No			
Liability consequent upon the bursting and overflowing of a dam wall	No			
Products Liability - North American jurisdiction extension clause	No			
Product Recall	No			
Products Guarantee	No			
Spread of Fire	No			
Spread of fire to plantations, forest & sugar cane	No			
Additional Warehouseman's liability (Wine & Related products only)	No			
Warehouseman's liability (Not applicable to Wine & Related products only)	No			
Additional Wrongful Arrest	No			

MOTOR SPECIFIED SUMMARY

Description	Description Of Use	Registration No.	Type of Cover	Sum Insured	Premium
2021 MERCEDES-BENZ ACTROS 2645LS/33 PURE 6X4 A/T T/T C/C	Private/Business	KVL678NW	Comprehensive	Retail Value	R 4 518.04
2022 MERCEDES-BENZ ACTROS 2645LS/33 PURE 6X4 A/T T/T C/C	Private/Business	KLL737NW	Comprehensive	Retail Value	R 4 951.86
2009 SCANIA G460 A6X4HZ T/T C/C	Private/Business	KXG516NW	Comprehensive	Retail Value	R 3 637.61
2018 SCANIA R460 LA6X4MSZ T/T C/C	Private/Business	KGV891NW	Comprehensive	Retail Value	R 2 926.80
2025 SCANIA G460 A6X4NZ T/T C/C	Private/Business	TBA	Comprehensive	Retail Value	R 5 858.07
2000 TOYOTA LAND CRUISER 4.2 DIESEL P/U S/C	Private/Business	LGT020NW	Comprehensive	Retail Value	R 471.37
2021 JCB BACKHOE LOADEROther Make	Private/Business	LBM449NW	Third Party, Fire and Theft	Retail Value	R 182.34
2025 JCB 3CX PLUS BACKHOEOther Make	Private/Business	HAR3CXPMAR3463	Comprehensive	Retail Value	R 3 233.16
2019 JOHN DEERE 5E SERIES TRA	Agricultural only	JZB660NW	Third Party, Fire and Theft	Retail Value	R 80.75
2020 JOHN DEERE 6M	Agricultural only	KCV115NW	Third Party, Fire and Theft	Retail Value	R 80.75
2020 JOHN DEERE 6140M TRACTOR	Agricultural only	KLF832NW	Third Party, Fire and Theft	Retail Value	R 80.75
2022 JOHN DEERE 6B4WD TRACTOR	Agricultural only	KVB202NW	Third Party, Fire and Theft	Retail Value	R 80.75
2022 JOHN DEERE L006 TRACTOR	Agricultural only	KZH119NW	Third Party, Fire and Theft	Retail Value	R 80.75
2019 JOHN DEERE 8320 R TRAC CAB	Agricultural only	TBA	Third Party, Fire and Theft	Retail Value	R 1 791.37
2024 LEMKEN KARAT 12/500 DPW ROLLERSOther Make	Agricultural only	TBA	Comprehensive	Retail Value	R 943.37
2019 15500MM GRP MEAT HANGEROther Make	Private/Business	KHF949NW	Comprehensive	Retail Value	R 3 670.13
2009 TOP TRAILER 50 CUBE SIDE TIPPER LINK 1Other Make	Private/Business	KHJ514NW	Comprehensive	Retail Value	R 577.26
2020 SA TRUCK BODIES STELL INTERLINK CATTLEOther Make	Private/Business	KHB747NW	Comprehensive	Retail Value	R 1 770.16
2022 SIDE TIPPER SA TRUCK BODIES TANDEM SIDOther Make	Private/Business	KSS317NW	Comprehensive	Retail Value	R 950.53
2022 SA TRUCK BODIES LINK 1Other Make	Private/Business	KVK529NW	Comprehensive	Retail Value	R 1 652.49
2022 SA TRUCK BODIES LINK 2Other Make	Private/Business	KVK527NW	Comprehensive	Retail Value	R 1 652.49
2009 TOP TRAILER 50 CUBE SIDE TIPPER LINK 2Other Make	Private/Business	KHJ511NW	Comprehensive	Retail Value	R 575.92
2020 SA TRUCK BODIES STELL INTERLINK CATTLEOther Make	Private/Business	KHB745NW	Comprehensive	Retail Value	R 1 769.75

2022 SIDE TIPPER SA	Private/Business	KSS321NW	Comprehensive	Retail Value	R 950.51
TRUCK BODIES TANDEM					
SIDOther Make					

MOTOR SPECIFIED SECTION

Effective Date	28 November 2025	Total Section Premium	R 42 486.98
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Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2021 MERCEDES-BENZ ACTROS 2645LS/33 PURE 6X4 A/T T/T C/C	KVL678NW	ABJ96342460470662	460972U1067343		44080902

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Retail Value	R 3 625.20 R 892.84

Security Details

Description
Tracker

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			

Additional Notes

The following extras are included:

Aerokit R40 000.00

Hydraulics R35 000

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 MERCEDES-BENZ ACTROS 2645LS/33 PURE 6X4 A/T T/T C/C	KLL737NW	ABJ96342460636474	460972U1114398		44080902

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 4 019.33
Sasria			R 932.53

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			

Additional Notes

The following extras are included:
 Side tipper hydraulics R40 000
 Seat & matrass covers R5 000

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2009 SCANIA G460 A6X4HZ T/T C/C	KXG516NW	9BSG6X40004038391	DC13144L0184272		58052250

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Retail Value	R 2 903.49
Sasria			R 734.12

Security Details

Description
Tracker

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2018 SCANIA R460 LA6X4MSZ T/T C/C	KGV891NW	9BSR6X40003927748	DC13106L0183173		58051765

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Retail Value	R 2 549.82
			R 376.98

Security Details

Description
Tracker

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2025 SCANIA G460 A6X4NZ T/T C/C	TBA	9BSG6X40004107908	DC13144L0184949		58052252

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business HP Company: Wesbank Sasria	Comprehensive	Retail Value	R 4 731.53
			R 1 126.54

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	No			
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	No			
Unspecified agricultural implements	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2000 TOYOTA LAND CRUISER 4.2 DIESEL P/U S/C	LGT020NW	JTELB71J307009026	1HZ0337462		60078405

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Retail Value	R 468.75
			R 2.62

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Retail value plus - % of Retail value	No			
Riot and strike	No			
Spare wheel and tools first amount payable cancelled	No			
Sub-Section B – Liability to Third Parties	Yes	R2 500 000.00		R -
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	No			
Unspecified agricultural implements	No			
Vehicle Hire - Daily Limit (Max 30 Days)	No			
Vehicle Hire - Daily Limit (Max 45 Days)	No			
Waiver of basic compulsory first amount payable	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2021 JCB BACKHOE LOADEROther Make	LBM449NW	JCB3CX4TVH2514667	H00153643		0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Third Party, Fire and Theft	Agreed Value - R950 000	R 74.75
Sasria			R 107.59

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2025 JCB 3CX PLUS BACKHOE Other Make		HAR3CXP MAR3JCB3CX4TVH2514667	SB320/45034H0015		0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business HP Company: Wesbank Sasria	Comprehensive	Agreed Value - R1 592 750	R 3 052.77
			R 180.39

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2019 JOHN DEERE 5E SERIES TRA	JZB660NW	1P05090ETJT040236	PE4045JT040236		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R650 000	R 74.75
Sasria			R 6.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2020 JOHN DEERE 6M	KCV115NW	1L06140MJJF901580	CD6068G167601		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R650 000	R 74.75
Sasria			R 6.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2020 JOHN DEERE 6140M TRACTOR	KLF832NW	1L06140MCLF957869	CD6068G176518		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R650 000	R 74.75
Sasria			R 6.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 JOHN DEERE 6B4WD TRACTOR	KVB202NW	1YR6120BAMN210106	PE4045N031801		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R650 000	R 74.75
Sasria			R 6.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 JOHN DEERE L006 TRACTOR	KZH119NW	1L06155MPPG196715	CD6068G190930		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R650 000	R 74.75
Sasria			R 6.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2019 JOHN DEERE 8320 R TRAC CAB	TBA	1RW8320RLKS144303	RG606090G03359C		310999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only	Third Party, Fire and Theft	Agreed Value - R3 500 000	R 402.50
Sasria			R 1 388.87

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2024 LEMKEN KARAT 12/500 DPW ROLLERSOther Make	TBA				0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Agricultural only HP Company: Absa Sasria	Comprehensive	Agreed Value - R1 500 000	R 934.37
			R 9.00

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contents of spraying equipment	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Loss of use – Daily limit (Max 30 Days)	No			
Loss of Use – Daily Limit (Max 45 Days)	No			
Loss of Use – Daily Limit (Max 60 Days)	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -
Unspecified agricultural implements	No			
Additional Damage to tyres and tracks	No			

Additional Notes

S/N: 510334

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2019 15500MM GRP MEAT HANGEROther Make	KHF949NW	AAH163949RN503156			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R1 200 000	R 3 193.95 R 476.18

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Additional Notes

The following extras are included:

Thermo King Fridge R250 000

Meat Heels R26 450

Cool units R300 000

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2009 TOP TRAILER 50 CUBE SIDE TIPPER LINK 1Other Make	KHJ514NW	ADSM23WA91ST0982			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R175 000	R 507.82 R 69.44

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2020 SA TRUCK BODIES STELL INTERLINK CATTLEOther Make	KHB747NW	AHBDSC2FCKB118311			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R650 000	R 1 512.23 R 257.93

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 SIDE TIPPER SA TRUCK BODIES TANDEM SIDOther Make	KSS317NW	AHBDSB2RSNB045749			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R450 000	R 771.96
			R 178.57

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 SA TRUCK BODIES LINK 1Other Make	KVK529NW	AHBAHBDSB2RCNB0679E			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R1 200 000	R 1 176.31
			R 476.18

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 SA TRUCK BODIES LINK 2Other Make	KVK527NW	AHBDSB2FCNB067986			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R1 200 000	R 1 176.31 R 476.18

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2009 TOP TRAILER 50 CUBE SIDE TIPPER LINK 2Other Make	KHJ511NW	ADSM23WA91ST0983			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R175 000	R 506.48 R 69.44

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2020 SA TRUCK BODIES STELL INTERLINK CATTLEOther Make	KHB745NW	AHBDSCB2RCKB118312			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business Sasria	Comprehensive	Agreed Value - R650 000	R 1 511.82 R 257.93

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Description of Vehicle	Registration Number	VIN Number	Engine Number	Chasis Number	Mead and McGruther Code
2022 SIDE TIPPER SA TRUCK BODIES TANDEM SIDOther Make	KSS321NW	AHBDSB2RSNB045748			0999

Details of Cover

Description of Use	Type of Cover	Sum Insured	Premium
Private/Business	Comprehensive	Agreed Value - R450 000	R 771.94
Sasria			R 178.57

Additional Perils / Extended Cover

Description	Included	Limit of Indemnity	Premium	Specified First Amount(s) Payable
Additional Loss of locks, keys, central locking devices and remotes	No			
Additional Parking Facilities and movement of third-party vehicles	No			
Additional Wreckage Removal	No			
Caravans hired out	No			
Contingent liability	Yes	R2 500 000.00		R -
Credit shortfall - % of Retail value	No	0% of Retail Value		
Electronic Equipment used for precision farming	No			
Passenger liability - clients	No			
Passenger liability - employees	No			
Riot and strike	No			
Sub-Section B – Liability to Third Parties	No			
Fire & explosion limitation	No			
Unauthorised passenger's personal injury liability	Yes	R2 500 000.00		R -

Endorsements

ENDORSEMENT FORMING PART OF THE MOTOR SECTION OF THIS POLICY WITH EFFECT FROM 01 AUGUST 2023

MOTOR SECURITY

Requirements Regarding Anti-theft Devices

AGRICULTURE POLICY WORDING

SCHEDULE OF STANDARD FIRST AMOUNTS

PAYABLE AND MOTOR SECURITY REQUIREMENTS

In the event of a first amount payable not being stated on a specified section, the following standard first amounts payable will be applicable

Fire			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not Applicable
Lightning - No SABS approved surge devices installed	10%	R2 500	Not Applicable
Lightning - With SABS approved surge devices installed	0%	R1 000	Not Applicable
Solar Panels and all related Equipment	10%	R2 500	Not Applicable
Brands and labels	10%	R5 500	Not Applicable
Leakage - first loss	10%	R1 500	Not Applicable
Subsidence and landslip (extended cover)	5%	R5 000	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Wild animals (buildings)	10%	R500	Not Applicable
Wild animals (contents)	10%	R500	Not Applicable
Temperature all risk clause	10%	R1 000	Not Applicable

Buildings Combined			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not Applicable
Lightning - No SABS approved surge devices installed	10%	R2 500	Not Applicable
Lightning - With SABS approved surge devices installed	0%	R1 000	Not Applicable
Solar Panels and all related Equipment	10%	R2 500	Not Applicable
Prevention of access (extension to Sub-section C)	Will follow the Standard First amount payable		
Theft of external fixtures and fittings	10%	R750	Not Applicable
Subsidence and landslip (extended cover)	5%	R5 000	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Wild animals (buildings)	10%	R500	Not Applicable
Guesthouses (accommodation and lodging)	0%	R1 000	Not Applicable

Office Contents			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R1 500	Not Applicable
Lightning - No SABS approved surge devices installed	10%	R2 500	Not Applicable
Lightning - With SABS approved surge devices installed	0%	R1 000	Not Applicable
Leakage - first loss	10%	R1 500	Not Applicable

Office Contents

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Theft (non-forceable)	10%	R500	Not Applicable
Riot and strike	10%	R1 000	Not Applicable
Wild animals (contents)	0%	R500	Not Applicable

Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R0	Not Applicable

Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R0	Not Applicable
Riot and strike	10%	R1 000	Not Applicable

Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not Applicable
Additional damage to buildings and/or wine tanks	10%	R500	Not Applicable
Petrol in underground tank(s)	10%	R1 500	Not Applicable
Losses in the open at the insured premises (excluding wine and related products)	10%	R750	Not Applicable
Guesthouses (accommodation and lodging)	10%	R500	Not Applicable
Property in the open (wine and related products in tanks only)	10%	R750	Not Applicable

Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major Limit	10%	R750	Not Applicable
Collectors/Roundsman	10%	R1 000	Not Applicable
Hold-up	20%	R1 000	Not Applicable
Locks and keys	10%	R500	Not Applicable
Riot and strike	10%	R1 000	Not Applicable

Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not Applicable
Riot and strike	10%	R1 000	Not Applicable

Fidelity Guarantee

Compulsory First Amount Payable	<ol style="list-style-type: none"> 2% of the aggregate of the sum insured under this section and the declared insurance or R60 000, whichever is the lesser; plus, 10% of the net amount payable after deduction of the amount specified in 1 above
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Goods In Transit

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R2 500	Not Applicable
Theft	20%	R2 500	Not Applicable

Business All Risks

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Laptops/Notebooks/Tablets (per item)	10%	R1 000	Not Applicable
All Other (per item)	10%	R500	Not Applicable

Accidental Damage other than Wine

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined Events (i) - Accidental Damage	10%	R2 500	Not Applicable
Defined Events (ii) - Leakage	10%	R2 500	Not Applicable

Accidental Damage - Wine

Define Events (i) - Wine and related products			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
g) Leakage and/or contamination of wine and related products only as a result of accidental breakage of and/or damage to portals and accessories of wine vats and/or tanks, accidental bursting, breakage, and/or damage to or of separators and accessories of separators, wine vats and/or tanks and/or pipe connections and pipes of such wine vats and/or tanks	10%	R2 500	Not Applicable
h) Accidental leakage excluding causes stated in point (a) above and/or pumping together of wine and related products	10%	R2 500	Not Applicable
i) Fermentation of Sulphurated Sweet must	15%	R30 000	Not Applicable
j) Any other loss or damage excluding causes stated in points (a), (b) and (c) above	20%	R5 000	Not Applicable
k) Accidental breakage of bottles and/or bottled wine and related products	0%	R500	Not Applicable
l) Accidental loss or damage due to latent defects	15%	R30 000	Not Applicable

Define Events (ii) - Leakage			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Wine and related products (damage to surrounding property only)	15%	R30 000	Not Applicable
All other liquids and fluids as defined (Damage to property including loss of such liquids and fluids but excluding wine and related products)	15%	R30 000	Not Applicable

Combined Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public Liability	0%	R2 500	Not Applicable
Products Liability/Defective Workmanship	10%	R2 500	Not Applicable
Work Away	10%	R2 500	Not Applicable

Employer's Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R0	Not Applicable

Directors' and Officers' Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R0	Not Applicable

Group Personal Accident

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Stated Benefits

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Enroute In Car (Plan A)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Enroute On-Road (Plan B)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Temporary Total Disability	Not Applicable	Not Applicable	7 days
Medical Expenses	0%	R250	Not Applicable

Enroute Motor-cycle (Plan C)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Medical Expenses	0%	R500	Not Applicable

Motor Specified

Windscreen/Glass (all vehicles excluding trailers and caravans)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic/Alternative Glass (as approved by Hollard)	0%	R0	Not Applicable
Other Glass (repair)	0%	R0	Not Applicable
Other Glass (replace)	25%	R500	Not Applicable

Luxury Vehicles (exotic/executive/hi-performance)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic) - vehicles valued under R1 000 000	5%	R10 000	Not Applicable
Sub-section A (Basic) - vehicles valued at R1 000 000 and over	5%	R15 000	Not Applicable
Additional cumulative first amounts payable			

Hail damage	10%	R500	Not Applicable
Theft/hi-jack	5%	R1 500	Not Applicable

Private Type Vehicles and Commercial Vehicles (up to a GVM of 3 500kg)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5%	R3 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R1 000	Not Applicable
Driver licensed less than 2 years	0%	R1 500	Not Applicable
Hail damage	10%	R500	Not Applicable
Theft/hi-jack	5%	R1 500	Not Applicable

Commercial Trucks (over 3500kg GVM), Busses and Special Types (Excluding Tractors & Specified Agriculture Implements)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R5 000	Not Applicable
Sub-section B (Basic)	0%	R2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 or licensed less than 2 years	5%	R1 000	Not Applicable
Hail damage	10%	R500	Not Applicable
Theft/hi-jack	10%	R1 500	Not Applicable

Motorcycles

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10%	R1 000	Not Applicable
Theft/hi-jack	15%	R1 750	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R750	Not Applicable
Driver licensed less than 2 years	0%	R750	Not Applicable
Driver's license endorsed within the last 3 years	0%	R750	Not Applicable

Trailers/Caravans

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Windscreen/Glass	0%	R500	Not Applicable
Hail damage	0%	R500	Not Applicable
All other claims	0%	R1 000	Not Applicable

Tractors and Specified Agricultural Implements

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Standard)	5%	R3 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 25 years	0%	R1 000	Not Applicable
Unlicensed Driver	0%	R1 500	Not Applicable

Hail damage	10%	R500	Not Applicable
Theft/hi-jack	5%	R1 500	Not Applicable

Additional cumulative first amounts payable

1. Vehicles with a sum insured of R450 000 and over (actual retail value as per M&M) must be fitted with an early warning tracking and recovery system which must be kept in working order. In the event that the insured vehicle is stolen or hijacked and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.
2. Theft or hi-jack cover in respect of all Toyota Hilux and Fortuner models manufactured prior to 2012 with a sum insured in excess of R 200 000 will be subject to the fitment of an early warning tracking and recovery system which must be kept in working order. This requirement will be waived if the vehicle is fitted with a new horn bracket with switch in conjunction with an ECU bracket which conceals the security horn (a hood switch is fitted on the cover which will allow the alarm to be activated should the hood be forced open with a crow bar). Vehicles with a sum insured of R450 000 and over must still comply with the requirement as set out in 1 above.

Electronic Equipment

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R750	Not Applicable
Laptops/Notebooks/Tablets (per item)	10%	R1 000	Not Applicable
Software	10%	R750	Not Applicable

Machinery Breakdown/Business Interruption/Deterioration of Stock

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Machinery Breakdown	10%	R2 500	Not Applicable
Business Interruption	Not Applicable	Not Applicable	24 hours
Deterioration of Stock - Wine Cellars	10%	R1 000	Not Applicable
Deterioration of Stock - Other than wine cellars	10%	R2 500	Not Applicable

Solar Power

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Additional claims preparation costs	Not Applicable	Not Applicable	Not Applicable
Incompatibility cover	Not Applicable	Not Applicable	Not Applicable
Software upgrade	Not Applicable	R750	Not Applicable
Sub-section A - Property	10%	R1 500	R10 000
Sub-section B - Liability	0%	R5 000	Not Applicable
Sub-section C - Accidental Damage	0%	R1 000	Not Applicable
Theft (non-forcible)	10%	R2 000	Not Applicable
Theft by forcible and violent entry/exit	10%	R1 500	Not Applicable

Livestock & Pedigree Animals

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R500	Not Applicable

Spray Irrigation Systems on Wheels and Centre Pivots

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	10%	R2 500	Not Applicable

Additional cumulative first amounts payable

Any subsequent claim within any 12 month period applicable to the same system / unit	0%	R10 000	Not Applicable
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Fire - Crop & Stack and Tobacco (Field to Floor)

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard	0%	R2 500	Not Applicable
Additional cumulative first amounts payable			
An area of at least 5 or 10 meters wide must be kept free from all flammable material - If non-compliant	15%	R0	Not Applicable

Houseowners

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard Construction	0%	R1 000	Not Applicable
Non-standard Construction (Including Thatch)	0%	R2 500	Not Applicable
Solar Panels and all related Equipment	10%	R2 500	Not Applicable

Householders

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Standard Construction	0%	R1 000	Not Applicable
Non-standard Construction (Including Thatch)	0%	R2 500	Not Applicable
Damage to contents in any unoccupied private home	10%	R2 500	Not Applicable

Sasria SOC Ltd

Reg. No. 1979/00287/06

STATUTORY NOTICE OF DISCLOSURE IN TERMS OF SECTION 4.3 OF THE POLICY HOLDER PROTECTION RULES

ABOUT YOUR INSURER

INSURER		Sasria SOC Ltd	
Postal Address P O Box 653367, Benmore, 2010	Physical Address 36 Fricker Road, Illovo, Sandton, 2196	Telephone Number +27 11 214 0800 / 086 172 7742	Facsimile Number +27 11 447 8630
Compliance Officer Mziwoxolo Mavuso E-mail: mziwoxolom@sasria.co.za Tel No: + 27 11 214 0800	Complaints in respect of a Representative(Non Mandated Intermediary/UMA) to be addressed to: The Manager Technical and Claims Sasria SOC Limited P.O. Box 653367 Johannesburg, 2000 complaints@sasria.co.za	Claims Notification Procedures In the event of a claim, all relevant documentation relating to your claim must be submitted to the Non Mandated Intermediary, the name and address of whom appears below	E-mail Address info@sasria.co.za Website Address www.Sasria.co.za

ABOUT YOUR SASRIA COUPON/POLICY

Name and Address of Sasria Non Mandated Intermediary/ UMA This is the Conventional Insurer who issues your Sasria Coupon/Policy on behalf of SASRIA	The Hollard Insurance Company Limited P O Box 87419, Houghton, 2019 (011) 351-5000
Details of Policy Cover is provided in respect of sections which are covered by the underlying policy Premium Obligations Frequency of Premium Payments Manner of Premium Payments Due Date for Premium Payments	Details are reflected in the quotation, in the policy schedule and in the Statutory Notice forming part of disclosure for the underlying policy
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the Statutory Disclosure document which provided further details as to premium and monetary obligations.

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT - PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document.)

Your insurance product involves three companies performing different functions:

- | | |
|----------------------|---|
| The Insurance Broker | This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable. |
| The Insurer | This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy. |

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

PARTICULARS OF YOUR INSURANCE BROKER

- a) Name, physical address, postal address and telephone number
- b) Legal status of your broker
- c) Whether services are rendered under supervision
- d) Whether more than 10% of the insurer's shares are held by your broker or whether more than 30% of the broker's total remuneration was received from the insurer
- e) Whether or not Professional Indemnity insurance is held
- f) Details of how to institute a claim
- g) Details of broker's complaints procedure and compliance arrangements
- h) Details of fees, commission or any other valuable consideration payable
- i) The contractual relationship with the insurer and whether the broker has contractual relationships with other insurers
- j) The conditions or restrictions imposed by the insurer (if any)
- k) Details of the financial services which the broker is authorised to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto
- l) Exemption(s) that the Registrar has granted to the in terms of the Financial Advisory and Intermediary Services Act (FAIS) How the broker deals with conflicts of interest

INSURER

Name	The Hollard Insurance Company Limited
FSP Number	17698
Physical Address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal Address	PO Box 87419, Houghton, 2041
Telephone Number	(011) 351-5000
Fax Number	(011) 351-0691
Website	www.hollard.co.za
Compliance Department	(011) 351-5000, and ask for the Group Compliance department

COMPLAINTS RESOLUTION

Should you have a complaint about this product, please contact your broker or your local Hollard office. If the matter cannot be resolved, please submit a complaint in writing to:

The Hollard Insurance Company Hollard Insure
Complaints
Email: hollardinsurecomplaints@hollard.co.za
Website: www.hollard.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE

Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank
Postal Address	PO Box 32334, Braamfontein, 2017
Telephone Number	(0860) 726-890/ (011) 726-8900
Fax Number	(011) 726-5501
Email Address	info@osti.co.za
Website	www.osti.co.za

THE FAIS OMBUD

Physical Address	Sussex Office Park Ground Floor - Block B 473 Lynnwood Road Cnr. Lynnwood Road and Sussex Ave Lynnwood, 0081
Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Telephone Number	(012) 762-5000/ (012) 470-9080
Fax Number	086 764 1422/ (012) 348-3447
Email Address	info@faisombud.co.za
Website	www.faisombud.co.za

THE OMBUDSMAN FOR SHORT-TERM INSURANCE

Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002
Postal Address	PO Box 35655 Menlo Park, 0102
Telephone Number	0800 20 37 22
Fax Number	(012) 346-6941
Email Address	info@fsca.co.za
Website	www.fsca.co.za

HOW TO REPORT A CLAIM

Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local Hollard office.

Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft or where a criminal act is suspected.

If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance as per the details above.

ABOUT YOUR SASRIA COUPON/POLICY

SASRIA SOC LIMITED

Postal Address	PO Box 653367, Benmore, 2010	FSP Number	39117
Physical Address	36 Fricker Road, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone Number	(011) 214-0800/ (086) 172-7742	Email Address	info@sasria.co.za contactus@sasria.co.za
Fax Number	(011) 447-8630	Website	www.sasria.co.za

Complaints in respect of a Broker to be addressed to

Compliance Officer
SASRIA SOC Limited, PO Box 653367, Benmore, 2010

Claims Notification Procedures

In the event of a claim, all relevant documentation relating to your claim must be submitted to your insurance broker or insurer, the name and address of whom appears above.

YOUR SPECIAL RISKS INSURER

Name and address of SASRIA Binder holder

The Hollard Insurance Company Limited acts as a binder holder and will issue your SASRIA Coupon/Policy on behalf of SASRIA SOC Limited, but all claims are decided on by SASRIA as the insurer of these risks. Hollard earns a binder fee of 12.5% of the gross written premium on SASRIA.

Details of Policy

Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA.

Premium Amount

Frequency, Manner, and Due date for Premium Payments

These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.

Consequences of Non-payment of Premium

Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations.

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule.

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

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- (c) A polygraph or any lie-detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- (m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- (n) Your broker will provide you with a document prior to rendering financial services which will set out details of the brokers mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- (o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before

processing any of your personal information.

- (p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- (q) You have the right to request recordings of any disclosures provided telephonically.
Review your cover periodically to ensure it is appropriate for your needs.

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

POPIA DECLARATION

Your privacy

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