

PAYMENT COLLECTION DETAILS

Set out below is the future payment collection amounts. These payments are based on the current cover / insured amounts and are subject to change should any requests be received to amend the cover or insured amounts in between this transaction and the next renewal / annual anniversary date.

PAYMENT COLLECTION: 1 JULY 2025

	Payment amount / Pro-rata *
SANTAM COMMERCIAL	
63121022234	R26,380,27
63121022234 (Reference number: 33571992)	R-0.95 *
TOTAL SANTAM	R26,379.32
Sasria	
33100027566 Fire Commercial and Domestic	R99.38
33600004891 Money	R5.00
33200016321 Motor	R85.94
TOTAL Sasria	R190.32
VALUE ADDED SERVICES (VAS)	
20000356242 24 hour motor emergency assistance	R13.00
TOTAL VAS	R13.00
TOTAL PAYMENT AMOUNT	
Total policy amounts	R26,582.64
TOTAL AMOUNT PAYABLE	R26,582.64

PAYMENT COLLECTION: 1 AUGUST 2025

	Payment amount / Pro-rata *
SANTAM COMMERCIAL	
63121022234	R26,380.27
TOTAL SANTAM	R26,380.27
Sasria	
33100027566 Fire Commercial and Domestic	R99.38
33600004891 Money	R5.00
33200016321 Motor	R85.94
TOTAL Sasria	R190.32
VALUE ADDED SERVICES (VAS)	
20000356242 24 hour motor emergency assistance	R13.00
TOTAL VAS	R13.00
TOTAL PAYMENT AMOUNT	
Total policy amounts	R26,583.59
TOTAL AMOUNT PAYABLE	R26,583.59

Payment amount is inclusive of intermediary commission amount.

Payment amount may not reflect certain financial adjustments.

VAT at the rate of 15% is included in the total payment amount.

* indicates a pro-rata amount. If the initial Period of insurance is shorter than the agreed period of insurance a pro-rata premium will be payable for the initial Period of insurance.



NO COVER IS PROVIDED UNDER THE FOLLOWING SECTIONS OF THE POLICY, COVER IS POSSIBLY AVAILABLE UNDER THESE SECTIONS IF ADDITIONAL INSURANCE PROTECTION IS REQUESTED.

Buildings Combined
Business Interruption
Accounts Receivable
Theft
Glass
Fidelity
Goods in Transit
Accidental Damage
Employers' Liability
Group Personal Accident
Motor Fleet
Motor Industry Risks
Houseowners
Machinery Breakdown
Householders
Personal All Risks
Watercraft
Personal Legal Liability
Deterioration of Stock
Personal Umbrella Liability
Greens and Irrigation Systems
Commercial Umbrella Liability
Professional Indemnity
Cyber



PREMISES AND BUILDING INFORMATION

Wherever reference is made to a "Premises" and a "Building" at a "Premises" in the policy wording section(s) and schedule, the "Premises" or "Building" as the case might be, will be identified as stated below.

PREMISES 1

Street number	541
Street name	Jorissen
Street type	Street
Farm registration district	City Of Tshwane Metro
Building name	Efr 1416
Suburb	Sunnyside
City	Pretoria
Province	Gauteng

PROPERTY / BUILDINGS AT THIS PREMISES

Building number	1
Building name	Building 1
Building or structure	Building
Roof construction	Concrete tiles
Wall construction	Brick
Occupied as	Workshop
Occupied as	Office



GENERAL SECTION

Note: This schedule is to be read in conjunction with the General Section wording version number 006/04/2023.

SECTION INFORMATION

GENERAL COVER

Cancellation of special events	Included
• Insured amount (per event)	R5,000
• Insured amount (per period of insurance)	R10,000
Locks and keys	Included
• Insured amount	R10,000
• First amount payable:Minimum amount	R500
Removal of fallen trees	Included
• Insured amount (per event)	R5,000
• Insured amount (per period of insurance)	R15,000
• First amount payable:Minimum amount	R250
Security costs	Included
• Insured amount	R10,000
Trauma	Included
• Insured amount (per person)	R2,000
• Insured amount (per event)	R10,000

CONDITIONS AND EXCLUSIONS

(in addition to any compulsory conditions contained in the policy wording and the individual section schedules that follow)

PREMISES CONDITIONS AND EXCLUSIONS

PREMISES: 1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Basis: All buildings on the premises

The following conditions are applicable to the above premises and building/s:

Security Conditions

Security - alarms	Applicable
• Burglar alarm	

ADDITIONAL INFORMATION APPLICABLE TO THIS SECTION

Renewal cycle - 01/07/2022

- Premises with existing security: Please confirm whether the current security on the premises are still in place.
- Money: Please take note of the information noted under the Money in transit.
- Business All Risks: Please provide the outstanding serial numbers for items 3 and 5.
- Electronic equipment: Please provide the outstanding make, model and serial number/s.

The alarm is in working order.

Security for Jorrison Street 541 : Linked Alarm

Security for Portion 22 of Farm Waterfall 150-IR : 24Hour access control

Additional drive for the:

Toyota Land Cruiser HJ57ZG GP

Sarel Stefan Henning , ID Number- 9305175172083

CLAUSE, CONDITION, EXTENSION AND EXCLUSION WORDINGS

The following clause, condition, extension and exclusion wordings are applicable in addition to those contained in the policy wording:

CLAUSE: CANCELLATION OF SPECIAL EVENTS

Subject to the insured amount stated in the schedule, the Company shall reimburse the expenses incurred by the Insured that are not refundable to the Insured by any entity due to a special event not being able to take place as a result of:

1. non-appearance of participants other than the Insured as a consequence of illness, accident or death;
2. rain, windstorm or hail in the case of open-air events **provided such rain, windstorm and hail is of sufficient intensity and/or strength with the potential to cause damage to property or injury to persons;**
3. illness, accident or death of **more than 50% of the participants.**

For the purposes of this cover the following definitions shall apply:

1. Special event shall mean any educational, cultural, sporting, musical, religious or fundraising event organised by the Insured;



2. Illness shall mean any sickness or illness confirmed by medical certificate;
3. Accident shall mean injury caused by accidental, violent, external and visible means;
4. Period of insurance as reflected in the schedule against insured amount shall if the policy is paid monthly by debit order, mean for twelve consecutive months from the inception or anniversary date.

CONDITION: SECURITY - ALARMS

It is a condition that:

- Burglar alarm: All building(s) on the premises must be protected by a burglar alarm and it is further warranted that:
 1. the burglar alarm must be set and armed and made fully operative whenever the building(s) are not open for business unless a principal, partner, director or employee of the Insured is in the particular building;
 2. such alarm shall be maintained in proper working order but the insured shall be deemed to have discharged their liability therefor if they have maintained their obligations under a contract with the suppliers or servicing engineers of the alarm system;
 3. loss of or damage to the insured item(s) following the use of the keypad code / remote control or keys of the burglar alarm or any duplicate thereof belonging to the Insured is not covered unless such keypad code / remote control or keys has been obtained by violence or threat of violence to any person or such a remote control or keys was obtained by theft;
 4. The Insured must ensure that any monthly alarm subscription fees remain fully paid to the contracted alarm company at all times to ensure protection of the building(s) is not disrupted.

As far as this condition is material to the insured property and the cover provided under this policy, such **cover is conditional on the prior and continued compliance with this condition** unless otherwise agreed in writing by the Company.



FIRE SECTION

Note: This schedule is to be read in conjunction with the Fire Section wording version number 003/08/2023, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R25,000

SECTION CLAUSES AND EXTENSIONS

Brands and labels	Included
Cost of demolition	Included
• Insured value	As per policy wording
Disposal of salvage	Included
Fire extinguishing charges	Included
• Insured value	As per policy wording
Money and stamps	Included
• Insured amount	R10,000
Municipal plans scrutiny fees	Included
Public supply connections	Included

SECTION CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

First amount payable all claims	Applicable
• First amount payable:Minimum amount	R5,000

PREMISES INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

PREMISES COVER

Power surge	Included
• Insured amount	R50,000
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R5,000

PREMISES CLAUSES AND EXTENSIONS

Temporary removal	Included
• Insured amount (%)	20%

ITEM INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Basis: Specific building

Buildings: 1: Building 1

Sasria: Included

ITEM CLAUSES AND EXTENSIONS

Water receptacles (Geysers, water containers, water tanks, water apparatus or water pipes)	Not included
Water pipes	Not included
Geyser maintenance	Not included

CONTENTS COVER INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Contents	Included
• Insured amount	R124,653

CONTENTS COVER INSURED PERILS

Fire	Included
Lightning or thunderbolt	Included



Explosion	Included
Earthquake	Included
Weather and water	Included
Impact	Included
Malicious damage	Included
• First amount payable: % of claim (additional amount during 30 day unoccupancy period)	20%
• First amount payable: Maximum amount (during 30 day unoccupancy period)	R4,500,000
Leakage from sprinkler, drencher system or fire extinguishing installation/appliance	Not included
Subsidence and landslip	Not included
Leakage of oils and chemicals	Not included
Riot and strike (other than RSA and Namibia)	Not included

CONTENTS COVER CLAUSES AND EXTENSIONS

All other Contents	Included
• Insured amount (per person)	R10,000
Capital additions	Included
• Insured amount (%)	20%
Professional fees	Included
• Insured amount (%)	20%
Inflation escalation	Not included
Vehicle loads	Not included

ADDITIONAL SPECIFIED ITEM/S COVER INFORMATION**INSURED SPECIFIED ITEM**

Motor vehicles/mobile equipment of all kinds

Sasria: Included**INSURED SPECIFIED ITEM ADDITIONAL DESCRIPTION**

LG Midwall Lugreelaars

SPECIFIED ITEM COVER

Specified item	Included
• Insured amount	R274,238
• First amount payable: % of claim	5%
• First amount payable: Minimum amount	R2,000

ITEM INSURED PERILS

Fire	Included
Lightning or thunderbolt	Included
Explosion	Included
Earthquake	Included
• First amount payable: % of claim	0%
Weather and water	Included
Impact	Included
• First amount payable: % of claim	0%
Malicious damage	Included

CLAUSE, CONDITION, EXTENSION AND EXCLUSION WORDINGS

The following clause, condition, extension and exclusion wordings are applicable in addition to those contained in the policy wording:

EXTENSION: ALL OTHER CONTENTS

The term "All other Contents" as added under point 8 of the Property definition is hereby extended to include personal effects, tools and pedal cycles and the property of the Insured or directors or employees of the Insured whilst on the Premises **but only in so far as such property is not otherwise insured in terms of the policy.**



OFFICE CONTENTS SECTION

Note: This schedule is to be read in conjunction with the Office Contents Section wording version number 002/08/2023, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R25,000

SECTION CLAUSES AND EXTENSIONS

Disposal of salvage	Included
Fire extinguishing charges	Included
• Insured value	As per policy wording
Removal of debris	Included
Skeleton keys	Included

SECTION CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

First amount payable all claims	Applicable
• % of claim	10%
• First amount payable:Minimum amount	R5,000

PREMISES INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

PREMISES COVER

Power surge	Included
• Insured amount	R50,000
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R5,000
Property owned by partners, directors or employees of the Insured	Included
• Insured amount (per person)	R10,000

PREMISES CLAUSES AND EXTENSIONS

Temporary removal	Included
• Insured amount (%)	100%

ITEM INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Basis: Specific building

Buildings: 1: Building 1

Sasria: Included

ITEM COVER

Increase in cost of working	Included
• Insured amount (%)	25%
Documents	Not included
Legal liability - Documents	Not included
Water receptacles (Geysers, water containers, water tanks, water apparatus or water pipes)	Not included
Geyser maintenance	Not included

CONTENTS COVER INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Contents	Included
• Insured amount	R1,122,095

CONTENTS COVER INSURED PERILS

Fire	Included
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Lightning or thunderbolt	Included
Explosion	Included
Earthquake	Included
Weather and water	Included
Impact	Included
Malicious damage	Included
• First amount payable: % of claim {additional amount during 30 day unoccupancy period}	20%
• First amount payable: Maximum amount {during 30 day unoccupancy period}	R4,500,000
Theft of contents	Not included
Subsidence and landslip	Not included
Riot and strike (other than RSA and Namibia)	Not included
Theft of contents {forcible and violent entry into or exit restriction}	Included
• Insured amount	R36,133
• First amount payable: Minimum amount	R5,000
• First amount payable: % of claim	20%
Accidental damage - Mirror glass, plate glass tops or fixed glass of furniture	Included

CONTENTS COVER CLAUSES AND EXTENSIONS

Capital additions	Included
• Insured amount (%)	20%
Rent - Office Contents	Included
• Insured amount (%)	30%

Inflation escalation



MONEY SECTION

Note: This schedule is to be read in conjunction with the Money Section wording version number 002/10/2021, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R25,000
Money while in the private residence of the Insured, an employee, director or partner in or of the business	Included
• Insured amount	R5,000
Money taken away from the insured premises on a business trip	Included
• Insured amount	R5,000

SECTION CLAUSES AND EXTENSIONS

Clothing	Included
• Insured amount	R5,000
Personal accident (assault)	Not included
Fraudulent payment to the Insured by means of a credit card	Not included
Extended Money definition	Not included

SECTION CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

First amount payable all claims	Applicable
• % of claim	20%
• Minimum amount	R5,000
• First amount payable:% of claim (cheques not complying with the special conditions applicable for cheques)	20%

PREMISES INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Sasria	Included
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PREMISES COVER

Money major limit	Included
• Basis	All buildings on the premises
• Insured amount	R1,000
Crossed cheques	Included
• Insured amount	R300,000
Dishonesty of any principal, partner, director or employee	Included
• Must be discovered within (working days)	15
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R500
Money not contained in a locked safe or strong-room on the insured premises outside the hours during which the commercial operations of the insured are conducted	Included
• Insured amount	R5,000
Collectors	Not included
Petrol attendants	Not included
Cash on delivery	Not included
Seasonal limit	Not included

PREMISES CLAUSES AND EXTENSIONS

Receptacles	Included
• Insured amount	R2,000
Receptacles: Locks, keys and access cards	Included
• Insured amount	R5,000
• First amount payable:Minimum amount	R250
Money contained in an ATM	Not included
Riot and strike (other than RSA and Namibia)	Not included



PREMISES CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Money contained in a locked safe or strong-room situate in a building at the insured premises outside the hours during which the commercial operations of the insured are conducted	Applicable
• No SABS- grading	R5,000
• SABS category 1-grading	R10,000
• SABS category 2-grading	R20,000
• SABS category 2 HD-grading	R40,000
• SABS category 2 ADM-grading	R100,000
• SABS category 2 ADM-grading D3	R125,000
• SABS category 3-grading	R175,000
• SABS category 4-grading	R350,000
• SABS category 5-grading	R500,000
• Specified safes	No
Money in transit	Applicable
• Banking deposit slips of all money must be copied and a duplicate retained for record purposes	Yes
• Money to be transported by a registered security company for any cover to operate	Yes
• Above is applicable where the transported amount is more than	R20,000

ADDITIONAL INFORMATION ON THIS ITEM**1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002**

Protection: Linked Alarm and security guards patrolling the premises between 6pm and 7am every night.

CLAUSE, CONDITION, EXTENSION AND EXCLUSION WORDINGS

The following clause, condition, extension and exclusion wordings are applicable in addition to those contained in the policy wording:

CONDITION: MONEY IN TRANSIT

- Money to be transported by a registered security company for any cover to operate: If Money exceeding the amount stated above in the schedule next to this condition is transported by any means other than by a registered cash in transit security company, **no cover for the loss of any Money by theft, dishonesty of employees of the insured, hold-up or hijacking will apply under this section** while such Money is being picked up, transported or delivered.

For the purposes of this condition:

1. "Money" referred to above shall relate to all Money other than "Crossed cheques" as defined;
2. It is to be noted that the portion of Money that is stolen and which is below the amount stated in the schedule next to "Above is applicable where the transported amount is more than" will also not be covered under this section if this condition is breached.



BUSINESS ALL RISKS SECTION

Note: This schedule is to be read in conjunction with the Business All Risks Section wording version number 002/09/2023, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R25,000

SECTION CLAUSES AND EXTENSIONS

Disposal of salvage	Included
Fire extinguishing charges	Included
• Insured value	As per policy wording

ITEM INFORMATION

PC ITEM NUMBER: 2
BP ITEM NUMBER: 2

Article: Golfing equipment

Sasria: Included

ITEM COVER

Business all risks	Included
• Insured amount	R4,500
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R500
• Specified	Yes
• First amount payable:% of claim (lightning strike)	10%
• First amount payable:Minimum amount (lightning strike)	R1,000
• First amount payable:% of claim (power surge)	10%
• First amount payable:Minimum amount (power surge)	R5,000
• Number of units	3
• Theft (non-forcible entry into an unattended vehicle)	Not included

Schedule of items making up this article

Description

Golf sets	R1,500
Golf sets	R1,500
Golf sets	R1,500

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
Increase in cost of working	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Replacement value condition	Applicable
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ITEM INFORMATION

PC ITEM NUMBER: 3
BP ITEM NUMBER: 4

Article: Global positioning system (GPS)

Sasria: Included

ITEM COVER

Business all risks	Included
• Insured amount	R3,000
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R500
• Specified	Yes
• First amount payable:% of claim (lightning strike)	10%
• First amount payable:Minimum amount (lightning strike)	R1,000
• First amount payable:% of claim (power surge)	10%



• First amount payable: Minimum amount (power surge)	R5,000
• Number of units	1
• Theft (non-forceable entry into an unattended vehicle)	Not included

Schedule of items making up this article

Description	Make	Model	Serial number	
GPS	Garmin	ETrex 30	PROVIDE	R3,000

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
Increase in cost of working	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Replacement value condition	Applicable
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ADDITIONAL INFORMATION ON THIS ITEM

The following detail might occur on the item description: Make, Model, Serial number and/or IMEI number. Information displayed are for migration purposes.

ITEM INFORMATION

PC ITEM NUMBER: 5
BP ITEM NUMBER: 7

Article: Global positioning system (GPS)

Sasria: Included

ITEM COVER

Business all risks	Included
• Insured amount	R248,620
• First amount payable: % of claim	10%
• First amount payable: Minimum amount	R500
• Specified	Yes
• First amount payable: % of claim (lightning strike)	10%
• First amount payable: Minimum amount (lightning strike)	R1,000
• First amount payable: % of claim (power surge)	10%
• First amount payable: Minimum amount (power surge)	R5,000
• Number of units	1
• Theft (non-forceable entry into an unattended vehicle)	Not included

Schedule of items making up this article

Description	Make	Model	Serial number	
GPS System	Trimble	R4	PROVIDE	R248,620

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
Increase in cost of working	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Replacement value condition	Applicable
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ADDITIONAL INFORMATION ON THIS ITEM

The following detail might occur on the item description: Make, Model, Serial number and/or IMEI number. Information displayed are for migration purposes.

ITEM INFORMATION

PC ITEM NUMBER: 6
BP ITEM NUMBER: 12

Article: Cell phones and accessories

Sasria: Included

ITEM COVER

Business all risks	Included
• Insured amount	R29,000



• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R250
• Specified	Yes
• First amount payable:% of claim (lightning strike)	10%
• First amount payable:Minimum amount (lightning strike)	R1,000
• First amount payable:% of claim (power surge)	10%
• First amount payable:Minimum amount (power surge)	R5,000
• Number of units	1
• Theft [non-forcible entry into an unattended vehicle]	Not included

Schedule of items making up this article

Description	Make	Model	IMEI number	
Cellphone	Apple	I Phone 14 Pro Max 256gig	352872338303742	R29,000

ITEM CLAUSES AND EXTENSIONS

Increase in cost of working	Included
• Insured amount	R7,250
Riot and strike (other than RSA and Namibia)	Not included
ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)	

Replacement value condition	Applicable
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PUBLIC LIABILITY SECTION

Note: This schedule is to be read in conjunction with the Public Liability Section wording version number 006/04/2023, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R1,000

ITEM INFORMATION

GENERAL INFORMATION ON THIS ITEM

Basis of Cover	Claims made basis
Retroactive date	8 June 2012

Territorial Limits

Anywhere in the world but not in connection with

- (i) any business carried on by the Insured at or from premises outside
or
- (ii) any contract for the performance of work outside

the following countries:

- The Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe and Malawi.

Jurisdiction

Worldwide (excluding USA/
Canada)

ITEM COVER

General liability	Included
• Limit of indemnity (per event)	R1,000,000
• Limit of indemnity (per period of insurance)	Unlimited
• First amount payable:Minimum amount	R1,000
• First amount payable:% of claim (work away from the Insured's premises)	10%
• First amount payable:Minimum amount (work away from the Insured's premises)	R1,000
• First amount payable:Maximum amount (work away from the Insured's premises)	R25,000

ITEM CLAUSES AND EXTENSIONS

Acquisitions and new businesses	Included
Car parks	Included
Emergency medical expenses	Included
Employees' and visitors' property	Included
Gratuitous advice	Included
• Limit of indemnity (per event)	R1,000,000
• Limit of indemnity (per period of insurance)	R1,000,000
State railway authority and other government departments	Included
Tenant's liability	Included
Tool of trade	Included
Unattached trailers	Included
Vibration and removal of support	Included
• Limit of indemnity (per event)	R25,000
• Limit of indemnity (per period of insurance)	R25,000
• First amount payable:Minimum amount	R1,000
Wrongful arrest and defamation	Not included
Statutory legal defence costs	Not included
Extended reporting option	Not included
Tool of trade - extended cover	Not included
Fire extinguishing charges	Not included
Products liability (including defective workmanship)	Not included
Products liability for the United States of America and/or Canada	Not included



Products liability - reduced limit of indemnity

Not included



MOTOR GENERAL SECTION

Note: This schedule is to be read in conjunction with the Motor General Section wording version number 002/10/2021 as well as the General Section wording version number 001/06/2016.

VEHICLE COVER INFORMATION

VEHICLE COVER

Claims preparation costs	Included
• Insured amount	R1,000
Contingent liability	Included
• Insured amount	R2,500,000
• The term "such person" shall include employees, partners and directors of the Insured	Yes
Parking facilities and movement of third party vehicles	Included
• Insured amount	R2,500,000

VEHICLE CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Standard territorial limits	Applicable
• Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe, Malawi and Mozambique	Included



MOTOR SPECIFIED VEHICLES SECTION

Note: This schedule is to be read in conjunction with the Motor Specified Vehicles Section wording version number 002/10/2021, the Motor General Section wording version number 002/10/2021 as well as the General Section wording version number 001/06/2016.

SUMMARY OF VEHICLES INSURED UNDER THIS SECTION								
PC Item number	BP Item number	Year	Make	Model	Registration number	Cover number	Vehicle Insured Amount	Total item premium
2	3	2011	SUZUKI	SX4 2.0 CVT	BL90YWGP	1	R147,275	R1,219.06
4	8	2017	FORD	RANGER 2.2TDCi XL P/U SUP/CAB	FY35XVGP	1	R256,534	R2,200.27
5	9	2017	FORD	RANGER 2.2TDCi XL P/U D/C	HB91LN GP	1	R274,037	R2,459.59
6	10	2018	TOYOTA	LAND CRUISER 200 V8 4.5D VX-R A/T	HJ57ZGGP	1	R951,740	R5,227.03
7	11	2023	SUZUKI	BALENO 1.5 GL A/T	479399	1	R248,271	R1,356.98
9	13	2025	FORD	RANGER 2.0D XL HR A/T SUPER CAB P/U	REQUIRED	1	R580,441	R2,160.68

Cover Description

1 - Comprehensive cover

VEHICLE COVER INFORMATION

Business: Engineer (consulting)

GENERAL INFORMATION AND VEHICLE DETAILS		PC ITEM NUMBER: 2	BP ITEM NUMBER: 3
Year of first registration:	2011	Registered Owner:	PROVIDE
Make:	SUZUKI	Claims free group:	7
Model:	SX4 2.0 CVT		
Auto dealers code:	590 30 211		
Type of auto:	2 - Private type motor car for business use		
Type of cover:	1 - Comprehensive cover		
Basis of settlement:	Retail value		
Registration number:	BL90YWGP		
VIN:	JSAGYA51800302854		
Engine number:	J20B1041383		
Primary overnight location:	0001		
Sasria:	Included		

Vehicle security details

Santam approved factory fitted security system installed: Yes

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

- **Vehicle insured amount** R147,275

FIRST AMOUNTS PAYABLE

Damage to the insured vehicle

- **First amount payable: % of claim** 5%
- **First amount payable: Minimum amount** R4,000
- **First amount payable: Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss** R500

Fire, lightning and explosion

- **First amount payable: Minimum amount** R0

Motor glass

- **First amount payable: % of claim** 25%
- **First amount payable: Minimum amount** R350

Theft/Hijack



• First amount payable: % of claim	10%
• First amount payable: Minimum amount	R4,000

SUB-SECTION 1 - EXTENSIONS

Fire extinguishing charges	Included
• Insured amount	R15,000
Keys	Included
• Insured amount	R15,000
• First amount payable: Minimum amount	R350
Temporary repairs	Included
• Insured amount	R5,000
Towing costs inside the borders of RSA	Included
• Insured value	As per policy wording
Towing costs outside the borders of RSA	Included
• Insured amount	R15,000
Wreckage removal	Included
• Insured amount	R15,000
Mechanical breakdown towing costs	Not included
Motor hire	Not included
Riot and strike (other than RSA and Namibia)	Not included
Credit shortfall	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
• Insured amount (per event)	R2,500,000

SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Not included
Passenger liability including open vehicles	Not included

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Driver repatriation	Not included
Trauma	Not included

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Carriage of paying passengers	Not included
Vehicles hired out	Not included
Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
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ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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VEHICLE COVER INFORMATION**Business:** Engineer (consulting)

GENERAL INFORMATION AND VEHICLE DETAILS		PC ITEM NUMBER: 4
		BP ITEM NUMBER: 8

Year of first registration:	2017	Registered Owner:	PROVIDE
Make:	FORD	Claims free group:	7
Model:	RANGER 2.2TDCi XL P/U SUP/ CAB		
Auto dealers code:	220 32 666		



Type of auto: 3 - Light delivery vehicle (LDV)
Type of cover: 1 - Comprehensive cover
Basis of settlement: Retail value
Registration number: FY35XVGP
VIN: AFAGXXMJ2GHR77927
Engine number: QJ2LGHR77927
Primary overnight location: 0081
Sasria: Included

Vehicle security details

Santam approved factory fitted security system installed: Yes

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

- **Vehicle insured amount** **R256,534**

Accessories not included in the vehicle insured amount

- | | |
|--|--------|
| 1) Accessory: Alloy wheels | |
| • Additional description: 16 INCH ALLOY WHEELS | R5,737 |
| • Insured amount | 10% |
| • First amount payable: % of claim | R500 |
| • First amount payable: Minimum amount | |

FIRST AMOUNTS PAYABLE

- | | |
|---|---------------|
| Damage to the insured vehicle | |
| • First amount payable:% of claim | 5% |
| • First amount payable:Minimum amount | R4,000 |
| • First amount payable:Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss | R500 |
| Fire, lightning and explosion | |
| • First amount payable:Minimum amount | R0 |
| Motor glass | |
| • First amount payable:% of claim | 25% |
| • First amount payable:Minimum amount | R350 |
| Theft/Hijack | |
| • First amount payable:% of claim | 10% |
| • First amount payable:Minimum amount | R4,000 |

SUB-SECTION 1 - EXTENSIONS

- | | |
|---|------------------------------|
| Fire extinguishing charges | Included |
| • Insured amount | R15,000 |
| Keys | Included |
| • Insured amount | R15,000 |
| • First amount payable:Minimum amount | R350 |
| Temporary repairs | Included |
| • Insured amount | R5,000 |
| Towing costs inside the borders of RSA | Included |
| • Insured value | As per policy wording |
| Towing costs outside the borders of RSA | Included |
| • Insured amount | R15,000 |
| Wreckage removal | Included |
| • Insured amount | R15,000 |
| Repatriation following mechanical breakdown (4x4) | Not included |
| Mechanical breakdown towing costs | Not included |
| Winching equipment (4x4) | Not included |
| Motor hire | Not included |
| Tyres (4x4) | Not included |
| Cancellation of bookings (4x4) | Not included |
| Vehicle lights (4x4) | Not included |



Personal documents (4x4)	Not included
Loss of use for foreign travel (4x4)	Not included
Riot and strike (other than RSA and Namibia)	Not included
Credit shortfall	Not included
Loss of use	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
• Insured amount (per event)	R2,500,000

SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Included
• Insured amount (per event)	R2,500,000
Passenger liability including open vehicles	Not included

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Driver repatriation	Not included
Trauma	Not included

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Vehicles hired out	Not included
Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
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ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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VEHICLE COVER INFORMATION**Business:** Engineer (consulting)**GENERAL INFORMATION AND VEHICLE DETAILS** **PC ITEM NUMBER: 5**
BP ITEM NUMBER: 9

Year of first registration:	2017	Registered Owner:	PROVIDE
Make:	FORD	Claims free group:	7
Model:	RANGER 2.2TDCi XL P/U D/C		
Auto dealers code:	220 32 686		
Type of auto:	3 - Light delivery vehicle (LDV)		
Type of cover:	1 - Comprehensive cover		
Basis of settlement:	Retail value		
Registration number:	HB91LNGP		
VIN:	AFAPXXMJ2PHG12551		
Engine number:	QJ2LPHG12551		
Primary overnight location:	0081		
Sasria:	Included		

Vehicle security details

Santam approved factory fitted security system installed: Yes

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

• Vehicle insured amount	R274,037
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Accessories included in the vehicle insured amount

- 1) Accessory: Window defence or tint
 - Type of accessory: Non-factory fitted



- Additional description: Osiba Film

Accessories not included in the vehicle insured amount

1) Accessory: Alloy wheels	• Additional description: 16" Alloy Wheels	R6,541
	• Insured amount	10%
	• First amount payable: % of claim	R500
	• First amount payable: Minimum amount	
2) Accessory: Sign writing	• Additional description: Protexsa paint Protection Extreme	R1,950
	• Insured amount	10%
	• First amount payable: % of claim	R250
	• First amount payable: Minimum amount	

FIRST AMOUNTS PAYABLE

Damage to the insured vehicle		
• First amount payable:% of claim	5%	
• First amount payable:Minimum amount	R4,000	
• First amount payable:Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss	R500	
Fire, lightning and explosion		
• First amount payable:Minimum amount	R0	
Motor glass		
• First amount payable:% of claim	25%	
• First amount payable:Minimum amount	R350	
Theft/Hijack		
• First amount payable:% of claim	10%	
• First amount payable:Minimum amount	R4,000	

SUB-SECTION 1 - EXTENSIONS

Fire extinguishing charges	Included
• Insured amount	R15,000
Keys	Included
• Insured amount	R15,000
• First amount payable:Minimum amount	R350
Temporary repairs	Included
• Insured amount	R5,000
Towing costs inside the borders of RSA	Included
• Insured value	As per policy wording
Towing costs outside the borders of RSA	Included
• Insured amount	R15,000
Wreckage removal	Included
• Insured amount	R15,000
Repatriation following mechanical breakdown (4x4)	Not included
Mechanical breakdown towing costs	Not included
Winching equipment (4x4)	Not included
Motor hire	Not included
Tyres (4x4)	Not included
Cancellation of bookings (4x4)	Not included
Vehicle lights (4x4)	Not included
Personal documents (4x4)	Not included
Loss of use for foreign travel (4x4)	Not included
Riot and strike (other than RSA and Namibia)	Not included
Credit shortfall	Not included
Loss of use	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
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• Insured amount (per event)	R2,500,000
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SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Included
• Insured amount (per event)	R2,500,000
Passenger liability including open vehicles	Not included

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Driver repatriation	Not included
Trauma	Not included

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Vehicles hired out	Not included
Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
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ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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VEHICLE COVER INFORMATION

Business: Engineer (consulting)

GENERAL INFORMATION AND VEHICLE DETAILS

PC ITEM NUMBER: 6

BP ITEM NUMBER: 10

Year of first registration:	2018	Registered Owner:	CIVIL CONSULT CONSULTING ENGINEERS
Make:	TOYOTA		
Model:	LAND CRUISER 200 V8 4.5D VX-R A/T	Claims free group:	7
Auto dealers code:	600 80 715		
Type of auto:	2 - Private type motor car for business use		
Type of cover:	1 - Comprehensive cover		
Basis of settlement:	Retail value		
Registration number:	HJ57ZGGP		
VIN:	JTMHV05J804248897		
Engine number:	1VD042187		
Primary overnight location:	Pretoria, Pretoria, 0002		
Sasria:	Included		

Vehicle security details

Santam approved factory fitted security system installed: Yes

Vehicle tracking required (number): 2

Type of security	Manufacturer	Product	Optional recovery
Tracking device	Tracker Network (Pty) Ltd	Retrieve +	Taken
Tracking device	Mix Telematics (Pty) Ltd	Mix Recovery Protect	Taken

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

• Vehicle insured amount	R951,740
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FIRST AMOUNTS PAYABLE

Damage to the insured vehicle

• First amount payable: % of claim	5%
• First amount payable: Minimum amount	R4,000
• First amount payable: Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss	R500



Fire, lightning and explosion	
• First amount payable:Minimum amount	R0
Motor glass	
• First amount payable:% of claim	25%
• First amount payable:Minimum amount	R350
Theft/Hijack	
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R4,000

SUB-SECTION 1 - EXTENSIONS

Fire extinguishing charges	Included
• Insured amount	R15,000
Keys	Included
• Insured amount	R15,000
• First amount payable:Minimum amount	R350
Mechanical breakdown towing costs	Included
• Insured amount	R3,500
Riot and strike (other than RSA and Namibia)	Included
• Insured amount	R951,740
Temporary repairs	Included
• Insured amount	R5,000
Towing costs inside the borders of RSA	Included
• Insured value	As per policy wording
Towing costs outside the borders of RSA	Included
• Insured amount	R15,000
Wreckage removal	Included
• Insured amount	R15,000
Repatriation following mechanical breakdown (4x4)	Not included
Winching equipment (4x4)	Not included
Motor hire	Not included
Tyres (4x4)	Not included
Cancellation of bookings (4x4)	Not included
Vehicle lights (4x4)	Not included
Personal documents (4x4)	Not included
Loss of use for foreign travel (4x4)	Not included
Credit shortfall	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
• Insured amount (per event)	R2,500,000

SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Not included

Passenger liability including open vehicles

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Driver repatriation	Not included
Trauma	Not included

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Carriage of paying passengers	Not included
Vehicles hired out	Not included



Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
Vehicle tracking - Condition of cover	Applicable

ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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VEHICLE COVER INFORMATION**Business:** Engineer (consulting)**GENERAL INFORMATION AND VEHICLE DETAILS** PC ITEM NUMBER: 7
BP ITEM NUMBER: 11

Year of first registration:	2023	Claims free group:	7
Make:	SUZUKI		
Model:	BALENO 1.5 GL A/T		
Auto dealers code:	590 10 160		
Type of auto:	2 - Private type motor car for business use		
Type of cover:	1 - Comprehensive cover		
Basis of settlement:	Retail value		
Registration number:	479399		
VIN:	MBHHWBA3S00479399		
Engine number:	K15BN4326118		
Primary overnight location:	Pretoria, Arcadia Ext 7, 0002		
Sasria:	Included		

Vehicle security details

Santam approved factory fitted security system installed: Yes

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

Vehicle insured amount	R248,271
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Accessories included in the vehicle insured amount

1) Accessory: Window defence or tint	
• Type of accessory: Factory fitted	
• Additional description: SMASH & GRAB	

FIRST AMOUNTS PAYABLE

Damage to the insured vehicle	
• First amount payable:% of claim	5%
• First amount payable:Minimum amount	R4,000
• First amount payable:Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss	R500

Motor glass	
• First amount payable:% of claim	25%
• First amount payable:Minimum amount	R350

Theft/Hijack	
• First amount payable:% of claim	5%
• First amount payable:Minimum amount	R4,000

SUB-SECTION 1 - EXTENSIONS	
Fire extinguishing charges	Included

• Insured amount	R15,000
• First amount payable:Minimum amount	R350

Mechanical breakdown towing costs	
• Insured amount	R3,500



Temporary repairs	Included
• Insured amount	R5,000
Towing costs inside the borders of RSA	Included
• Insured value	As per policy wording
Towing costs outside the borders of RSA	Included
• Insured amount	R15,000
Wreckage removal	Included
• Insured amount	R15,000
Motor hire	Not included
Riot and strike (other than RSA and Namibia)	Not included
Credit shortfall	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
• Insured amount (per event)	R2,500,000

SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Not included
Passenger liability including open vehicles	Not included

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Driver repatriation	Included
• Insured amount	R5,000
Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Trauma	Included
• Trauma - Insured amount	R5,000

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Carriage of paying passengers	Not included
Vehicles hired out	Not included
Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
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ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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VEHICLE COVER INFORMATION**Business:** Engineer (consulting)**GENERAL INFORMATION AND VEHICLE DETAILS** **PC ITEM NUMBER: 9**
BP ITEM NUMBER: 13

Year of first registration:	2025	Registered Owner:	CIVILCONSULT CONSULTING ENGINEERS(Pty)Lt
Make:	FORD	Claims free group:	7
Model:	RANGER 2.0D XL HR A/T SUPER CAB P/U		
Auto dealers code:	220 35 055		
Type of auto:	3 - Light delivery vehicle (LDV)		
Type of cover:	1 - Comprehensive cover		
Basis of settlement:	Retail value		
Registration number:	REQUIRED		
VIN:	AFAGXXMJ2GRS85308		
Engine number:	RS85308		
Primary overnight location:	Pretoria, Sunnyside, 0002		



Sasria: Included

Vehicle security details

Santam approved factory fitted security system installed: Yes

SUB-SECTION 1 - DAMAGE TO THE INSURED VEHICLE

• Vehicle insured amount	R580,441
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Accessories included in the vehicle insured amount

- 1) Accessory: Window defence or tint
 - Type of accessory: Factory fitted
 - Additional description: Window defence or tint - R3,250.00
- 2) Accessory: Number plates
 - Type of accessory: Factory fitted
 - Additional description: Number plates - R650
- 3) Accessory: Side steps
 - Type of accessory: Factory fitted
 - Additional description: Side steps - R6269
- 4) Accessory: Active pack
 - Type of accessory: Factory fitted
 - Additional description: Pack 3 - R12156
- 5) Accessory: Leather seats
 - Type of accessory: Factory fitted
 - Additional description: Leather seats - R8608
- 6) Accessory: Rubberising
 - Type of accessory: Factory fitted
 - Additional description: Rubberising - R3608

Accessories not included in the vehicle insured amount

1) Accessory: Bakkie tonneau cover <ul style="list-style-type: none"> • Additional description: Bakkie tonneau cover • Insured amount • First amount payable: % of claim • First amount payable: Minimum amount 	R6,150
2) Accessory: Security system <ul style="list-style-type: none"> • Additional description: Netstar - R2721 • Insured amount • First amount payable: % of claim • First amount payable: Minimum amount 	R2,721
	10%
	R500
	10%
	R250

FIRST AMOUNTS PAYABLE

Damage to the insured vehicle

• First amount payable:% of claim	5%
• First amount payable:Minimum amount	R4,000
• First amount payable:Additional amount if driver younger than 25 or drivers licence obtained less than 2 years before the loss	R500

Motor glass

• First amount payable:% of claim	25%
• First amount payable:Minimum amount	R350

Theft/Hijack

• First amount payable:% of claim	5%
• First amount payable:Minimum amount	R4,000

SUB-SECTION 1 - EXTENSIONS

Fire extinguishing charges	Included
• Insured amount	R15,000
Keys	Included
• Insured amount	R15,000
• First amount payable:Minimum amount	R350



Mechanical breakdown towing costs	Included
• Insured amount	R3,500
Temporary repairs	Included
• Insured amount	R5,000
Towing costs inside the borders of RSA	Included
• Insured value	As per policy wording
Towing costs outside the borders of RSA	Included
• Insured amount	R15,000
Wreckage removal	Included
• Insured amount	R15,000
Motor hire	Not included
Riot and strike (other than RSA and Namibia)	Not included
Credit shortfall	Not included
Loss of use	Not included

SUB-SECTION 2 - LIABILITY TO THIRD PARTIES

Liability to third parties	Included
• Insured amount (per event)	R2,500,000

SUB-SECTION 2 - EXTENSIONS

Passenger liability	Included
• Insured amount (per event)	R2,500,000
• Territorial limitation	Inside and outside RSA
Unauthorised passenger liability	Included
• Insured amount (per event)	R2,500,000
Passenger liability including open vehicles	Not included

SUB-SECTION 3 - INSURED VEHICLE OCCUPANTS

Driver repatriation	Included
• Insured amount	R5,000
Emergency expenses	Included
• Insured amount (per occupant)	R5,000
• Insured amount (per event)	R30,000
Trauma	Included
• Trauma - Insured amount	R5,000

EXTENSIONS APPLICABLE TO ALL SUB-SECTIONS

Vehicles hired out	Not included
Neighbourhood or farm watch	Not included
Territories - extended cover	Not included

ITEM CONDITIONS (in addition to any compulsory conditions contained in the policy wording)

Vehicle security	Applicable
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ITEM EXCLUSIONS (in addition to any compulsory exclusions contained in the policy wording)

Fraud exclusion	Applicable
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CLAUSE, CONDITION, EXTENSION AND EXCLUSION WORDINGS

The following clause, condition, extension and exclusion wordings are applicable in addition to those contained in the policy wording:

CONDITION: VEHICLE SECURITY

The cover provided under sub-section 1 - damage to the insured vehicle as a result of theft or hijack is subject to the following:

- (a) to the Insured's best knowledge, the anti-theft device fitted by the vehicle manufacturer when the vehicle was new, was installed in the insured vehicle and was in working order at the time of the loss;
- (b) the anti-theft device was activated at the time of the loss.

Provided that, should the Insured not comply with all the points in (a) and (b) above, and regardless of anything to the contrary contained in the schedule, the first amount payable in the event of theft or hijack or will be 20% of the claim with a minimum of R5,000.



CONDITION: VEHICLE TRACKING - CONDITION OF COVER

The company shall not be liable to pay for loss of or damage to any insured vehicle as a result of theft, hijacking or any attempt thereat (irrespective of the manner in which the theft/hijacking took place), unless the number of Santam approved vehicle tracking(s) as stated as required on the item schedule is fitted to the insured vehicle and the following conditions are met:

- (a) A legally binding contract must be entered into, between you and the service provider(s) of vehicle tracking and the contract(s) must be in force;
- (b) The contract(s) must have the option for the service provider(s) to recover the vehicle in the event of a theft, hijacking or any attempt thereat;
- (c) The monthly subscription fee must be paid in full at the time of the theft, hijacking or any attempt thereat;
- (d) The vehicle tracking is activated and in operation at the time of the theft, hijacking or any attempt thereat;
- (e) The theft, hijacking or any attempt thereat is immediately reported to the service provider(s) of the required tracking device(s); and
- (f) Either the vehicle tracking is self-testing, or you have arranged that it is tested at least every six months.

If you do not comply with the above requirements, we will not cover loss of or damage to your vehicle caused by theft, hijacking or any attempt thereat of your vehicle.



ELECTRONIC EQUIPMENT SECTION

Note: This schedule is to be read in conjunction with the Electronic Equipment Section wording version number 002/09/2023, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R25,000

SECTION CLAUSES AND EXTENSIONS

Capital additions and currency fluctuations	Included
• Insured amount (%)	25%
Clearance costs	Included
• Insured amount (% of claim)	20%
Express delivery and overtime	Included
• Insured amount (%)	50%
Fire extinguishing charges	Included
• Insured value	As per policy wording
Incompatibility cover	Included
• Insured amount (maximum)	R35,000
• Insured amount (%)	25%
Professional fees	Included
• Insured amount (% of claim)	20%

SECTION CONDITIONS

[in addition to any compulsory conditions contained in the policy wording]

Data back-up	Applicable
First amount payable all claims	Applicable
• First amount payable: % of claim	10%
• First amount payable: Minimum amount	R500
• First amount payable: % of claim (lightning strike)	10%
• First amount payable: Minimum amount (lightning strike)	R1,000
• First amount payable: % of claim (Power surge)	10%
• First amount payable: Minimum amount (Power surge)	R5,000
• First amount payable: % of claim (Theft)	10%
• First amount payable: Minimum amount (Theft)	R1,000

PREMISES INFORMATION

1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

SUB-SECTION A - MATERIAL DAMAGE COVER INFORMATION

INSURED EQUIPMENT AT THIS PREMISES

Building: Building 1

ITEM COVER	PC ITEM NUMBER: 1
Insured equipment: Laptop	BP ITEM NUMBER: 5
Sasria: Included	
• Insured amount (total of all property insured)	R81,850
• First amount payable: % of claim	10%
• First amount payable: Minimum amount	R1,000
• First amount payable: % of claim (lightning strike)	10%
• First amount payable: Minimum amount (lightning strike)	R1,000
• First amount payable: % of claim (Theft)	20%
• First amount payable: Minimum amount (Theft)	R1,000
• Theft (non-forceable entry into an unattended vehicle)	Not included
• Cover restricted to the Insured Building	No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Laptop	Acer	Travelmate	TMF273-MG5323	R8,084



Laptops / Notebooks	PROVIDE	PROVIDE	PROVIDE	R31,000
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,561
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,561
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,562
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,561
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,561
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,562
IdeaPad Gaming 3 15IMH05 81Y4, laptop bag and Lenovo ACC30 wireless compact mouse	Lenovo	IdeaPad Gaming	PF35TD0X	R13,699
IdeaPad Gaming 3 15IMH05 81Y4, laptop bag and Lenovo ACC30 wireless compact mouse	Lenovo	IdeaPad Gaming	PF35Y9LV	R13,699

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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INSURED EQUIPMENT AT THIS PREMISES**Building:** Building 1

ITEM COVER	PC ITEM NUMBER: 2
Insured equipment:	BP ITEM NUMBER: 13

Sasria: Included

• Insured amount (total of all property insured)	R697,019
• First amount payable:% of claim	10%
• First amount payable:Minimum amount	R500
• First amount payable:% of claim (lightning strike)	10%
• First amount payable:Minimum amount (lightning strike)	R1,000
• First amount payable:% of claim (Theft)	10%
• First amount payable:Minimum amount (Theft)	R500
• Theft (non-forceable entry into an unattended vehicle)	Not included
• Cover restricted to the Insured Building	No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Electronic Equipment (Excl Laptops)	PROVIDE	PROVIDE	PROVIDE	R456,000
Build -up Computer	See Note	See Note	See Note	R89,747
Server	NAS	PROVIDE	4X20F28575	R99,491
COMPUTER AND ACCESORIES	INTEL CORE	i5-8600k	PROVIDE	R18,345
COMPUTER AND ACCESORIES	INTEL CORE	i58600K	PROVIDE	R33,436

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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ADDITIONAL INFORMATION ON THIS ITEM

Build -up Computer :Item Number Description QTY Total Incl BX80646I74790 INTEL CORE I7-4790 3.6GHZ 8M C 5 R21 553.01 H81M-P33 MSI INTEL H81M-P33 SKT 1150 5 R3 058,39 KVR16N11/8 KINGSTON 8GB DDR3 1600MHZ NON 10 R9 667,43 ST1000DM003 SEAGATE 1TB SATAIII 6GB/S T200 5 R3 926,56 LGDVD8X S,ATA DVD+-RW NON LIGHT SCRIBE 5 R827,41 LK-K620-2GB LEADTEK QUADRO K620 2GB WORKST 5 R14 123,35 TT-V2P-450 THERMALTAKE V2 SERIES + 450WATT 5 R3 214,80 C999 ASSEMBLY OF NEW PC 5 R852,32 FQC-08289 MICROSOFT WINDOWS 7 PRO 64BIT 5 R9 775,79 T5D-01594 MS OFFICE HOME & BUSINESS 2013 5 R12 742,24 LGE23MP55HQ LG 23" IPS MONITOR, 1920X1080 5 R10 005,66



INTEL CORE COMPUTER AND ACCESORIES : (3.6GHz,9MB CACHE,6X CORES,4.3GHz TURBO) MSI Z370-A PRO DDR4 USB 3.1 MOTHERBOARD MSI GTX 1050 Ti 4GB OVERLOCKED EDITION GDDR5 GRAPHICS CARD STANDARD BLACK CASE 500W 80 + HIGH PERFORMANCE POWER SUPPLY 8GB DDR4 2400MHZ HIGH PERFORMANCE GAMING RAM ANTEC C40 CPU COOLER WITH SILENT LED FAN SAMSUNG 850 EVO 250GB ULTRA FAST SSD UPTO 500MB/S +SPEED INTERGRATED 7.1 CHANNEL HD AUDIO 24X DUAL LAYER DVD +/- WRITER DELL SE2416H 24" FHD 1920 X 1080 IPS LED MONITOR STANDARD KEYBOARD & MOUSE REDRAGON ARCHELON MEDIUM GAMING MOUSEPAD INTERGRATEDGIGABIT NETWORK LAN WINDOWS 10 PROFESSIONAL 64BIT MICROSOFT OFFICE 365 PERSONAL 1YR SUBSCRIPTION PRODUCT / FOR USER 1 PC/MAC DEVICE PLUS 1 Ipad or windows tablets
 INTEL CORE COMPUTER AND ACCESORIES : (3.6GHz,9MB CACHE,6X CORES,4.3GHz TURBO) MSI Z370-A PRO DDR4 USB 3.1 MOTHERBOARD MSI GTX 1050 Ti 4GB OVERLOCKED EDITION GDDR5 GRAPHICS CARD 500W 80 + HIGH PERFORMANCE POWER SUPPLY 8GB DDR4 2400MHZ HIGH PERFORMANCE GAMING RAM ANTEC C40 CPU COOLER WITH SILENT LED FAN SAMSUNG 850 EVO 250GB ULTRA FAST SSD UPTO 500M INTERGRATED 7.1 CHANNEL HD AUDIO 24X DUAL LAYER DVD +/- WRITER DELL SE2416H 24" FHD 1920 X 1080 IPS LED MONIT STANDARD KEYBOARD & MOUSE REDRAGON ARCHELON MEDIUM GAMING MOUSEPAD INTERGRATEDGIGABIT NETWORK LAN WINDOWS 10 PROFESSIONAL 64BIT 12 SAMSUNG 850 EVO 250GB SSD 2.5" SATA 6Gbps 32 LAYER 3D V-NAND SOLID STATE DRIVE MICROSOFT OFFICE 365 PERSONAL 1YR SUBSCRIPTION PRODUCT / FOR USER 1 PC/MAC DEVICE PLUS 1 Ipad or windows tablets

INSURED EQUIPMENT AT THIS PREMISES**Building:** Building 1**ITEM COVER****Insured equipment:** Other PC's or electronic equipment in administration offices**PC ITEM NUMBER: 3****BP ITEM NUMBER: 6****Sasria:** Included

Insured amount (total of all property insured)	R7,800
First amount payable:% of claim	10%
First amount payable:Minimum amount	R500
First amount payable:% of claim (lightning strike)	10%
First amount payable:Minimum amount (lightning strike)	R1,000
First amount payable:% of claim (Theft)	10%
First amount payable:Minimum amount (Theft)	R500
Theft (non-forcible entry into an unattended vehicle)	Not included
Cover restricted to the Insured Building	No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Desktop with LG flat screen	LG	E2060TT	CTSS2185/95, 106INEW83052	R7,800

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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INSURED EQUIPMENT AT THIS PREMISES**Building:** Building 1**ITEM COVER****Insured equipment:** Photocopier**PC ITEM NUMBER: 4****BP ITEM NUMBER: 11****Sasria:** Included

Insured amount (total of all property insured)	R146,783
First amount payable:% of claim	10%
First amount payable:Minimum amount	R500
First amount payable:% of claim (lightning strike)	10%
First amount payable:Minimum amount (lightning strike)	R1,000
First amount payable:% of claim (Theft)	10%
First amount payable:Minimum amount (Theft)	R500
Theft (non-forcible entry into an unattended vehicle)	Not included
Cover restricted to the Insured Building	No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Copier, T930EPS 914MM	HP	DESIGN JET	L2Y22A	R67,916
Copier	Konica Minolta	Bizhub 258	A7R0027035712	R78,867

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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ADDITIONAL INFORMATION ON THIS ITEM

E-STUDIO 2309 COPIER :INTEREST NOTED: KAGO FINANCE PTY LTD R000127355 30/06/2020
 KONICA MINOLTA : INTEREST NOTED: TECHNOFIN PTY LTD, EXPIRY: 26/03/2022, ADDRESS: JORRISON STREET 541, SYNNYSIDE,
 PRETORIA 0002.

INSURED EQUIPMENT AT THIS PREMISES

Building: Building 1

ITEM COVER

Insured equipment: All in one fax/scanner/printer/photocopier

PC ITEM NUMBER: 6

BP ITEM NUMBER: 14

Sasria: Included

- **Insured amount (total of all property insured)** R80,869
- **First amount payable:% of claim (lightning strike)** 10%
- **First amount payable:Minimum amount (lightning strike)** R1,000
- **Theft (non-forcible entry into an unattended vehicle)** Not included
- **Cover restricted to the Insured Building** No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Printer	HP	DESIGNJET T1600	CN09M7H01X	R80,869

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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INSURED EQUIPMENT AT THIS PREMISES

Building: Building 1

ITEM COVER

Insured equipment: Laptop

PC ITEM NUMBER: 7

BP ITEM NUMBER: 15

Sasria: Included

- **Insured amount (total of all property insured)** R32,997
- **First amount payable:% of claim** 10%
- **First amount payable:Minimum amount** R1,000
- **First amount payable:% of claim (lightning strike)** 10%
- **First amount payable:Minimum amount (lightning strike)** R1,000
- **Theft (non-forcible entry into an unattended vehicle)** Not included
- **Cover restricted to the Insured Building** No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Laptop	HP 15	i5 1135G7 8 T1	CND1171KFP	R10,999
Laptop	HP 15	i5 1135G7 8 T1	CND1173LWP	R10,999
Laptop	HP 15	i5 1135G7 8 T1	CND1171L1R	R10,999

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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INSURED EQUIPMENT AT THIS PREMISES

Building: Building 1

ITEM COVER

Insured equipment: Laptop

PC ITEM NUMBER: 8

BP ITEM NUMBER: 16

Sasria: Included

- **Insured amount (total of all property insured)** R25,998
- **First amount payable:% of claim** 10%
- **First amount payable:Minimum amount** R1,000
- **First amount payable:% of claim (lightning strike)** 10%
- **First amount payable:Minimum amount (lightning strike)** R1,000
- **Theft (non-forcible entry into an unattended vehicle)** Not included



- Cover restricted to the Insured Building**

No**Schedule of insured equipment for this item**

Description	Make	Model	Serial number	Insured amount
Laptop with bag and Lenovo ACC300 Wireless Compact Mouse	Lenovo	81Y4	PF35YD0X	R12,999
Laptop with bag and Lenovo ACC300 Wireless Compact Mouse	Lenovo	81Y4	PF35Y9LV	R12,999

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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INSURED EQUIPMENT AT THIS PREMISES**Building:** Building 1**ITEM COVER****PC ITEM NUMBER: 9****Insured equipment:** Laptop**BP ITEM NUMBER: 17****Sasria:** Included

Insured amount (total of all property insured)	R100,000
First amount payable:% of claim	10%
First amount payable:Minimum amount	R1,000
First amount payable:% of claim (lightning strike)	10%
First amount payable:Minimum amount (lightning strike)	R1,000
Theft (non-forcible entry into an unattended vehicle)	Not included
Cover restricted to the Insured Building	No

Schedule of insured equipment for this item

Description	Make	Model	Serial number	Insured amount
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3GMCM0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DQBM0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DT3M0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DQAM0.MPNXB39231KN	R25,000

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)	Not included
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ADDITIONAL INFORMATION ON THIS ITEM

4 x Lenovo LOQ 16IRH 8 82x W008 PSA 13 Generation Intel Core i5-134208 4.60 GHZ 12 Megabytes Case 8 x Cores 12 x Threads 64 GB DVR 5 RAM, 1 TB Ultra-Fast NVMF SSD 16-inch WUXGA 1920 X1200 Anti-glare 144 Hertz IP Display with accessories and software

INSURED EQUIPMENT AT THIS PREMISES**Building:** Building 1**ITEM COVER****PC ITEM NUMBER: 10****Insured equipment:** In-house TV camera, recording, transmission**BP ITEM NUMBER: 18****Sasria:** Included

Insured amount (total of all property insured)	R8,000
First amount payable:% of claim (lightning strike)	10%
First amount payable:Minimum amount (lightning strike)	R1,000



- **Theft (non-forcible entry into an unattended vehicle)**
- **Cover restricted to the Insured Building**

Not included**No****Schedule of insured equipment for this item**

Description	Make	Model	Serial number	Insured amount
65inch Skyworth UHD 4K LED Smart google TV	Skyworth	Smart google TV	SUE9350F	R8,000

ITEM CLAUSES AND EXTENSIONS

Riot and strike (other than RSA and Namibia)

Not included**CLAUSE, CONDITION, EXTENSION AND EXCLUSION WORDINGS**

The following clause, condition, extension and exclusion wordings are applicable in addition to those contained in the policy wording:

CONDITION: DATA BACK-UP

Cover under Reinstatement of data of sub-section B is conditional on the Insured at least weekly making backups of the insured data onto removable data media and storing it in a waterproof and fireproof environment away from magnetic fields.



SUMMARY: PREMIUM DETAILS

Note: This premium detail schedule is provided purely to provide more information on premium charges. This schedule is not to be used to try and determine the cover provided or excluded or any conditions or exclusions that apply - to determine the full extent of cover provided or excluded reference must always be made to the relevant section schedules and policy wordings.

FIRE SECTION	INSURED AMOUNT	MONTHLY PREMIUM
Section level cover		
Premises level cover		
PREMISES: 1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002		
• Power surge	R50,000	R62.50
Building's level cover		
Basis: Specific building		
Buildings: Building 1		
• Contents	R124,653	R121.42
Specified items insured at this premises		
Item number	Insured specified item	
1	Motor vehicles/mobile equipment of all kinds	R274,238
TOTAL PREMIUM FOR THIS SECTION		R257.36

OFFICE CONTENTS SECTION	INSURED AMOUNT	MONTHLY PREMIUM
Section level cover		
Premises level cover		
PREMISES: 1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002		
• Power surge	R50,000	R62.50
Building's level cover		
Basis: Specific building		
Buildings: Building 1		
• Contents	R1,122,095	R591.04
TOTAL PREMIUM FOR THIS SECTION		R653.54

MONEY SECTION	INSURED AMOUNT	MONTHLY PREMIUM
Section level cover		
• Money taken away from the insured premises on a business trip		
• Money while in the private residence of the Insured, an employee, director or partner in or of the business		
Premises level cover		
PREMISES: 1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002		
• Money major limit	R1,000	R1.08
• Money not contained in a locked safe or strong-room on the insured premises outside the hours during which the commercial operations of the insured are conducted	R5,000	R2.32
TOTAL PREMIUM FOR THIS SECTION		R4.23

BUSINESS ALL RISKS SECTION	INSURED AMOUNT	MONTHLY PREMIUM
Section level cover		
Item level cover		
PC Item Number: 2 / BP Item Number: 2		
• Golfing equipment	R4,500	R25.94
Schedule of items making up this article		
Description		
Golf sets	R1,500	
Golf sets	R1,500	
Golf sets	R1,500	
PC Item Number: 3 / BP Item Number: 4		



- Global positioning system (GPS) R3,000 R25,47

Schedule of items making up this article

Description	Make	Model	Serial number	
GPS	Garmin	ETrex 30	PROVIDE	R3,000

PC Item Number: 5 / BP Item Number: 7

- Global positioning system (GPS) R248,620 R2,109.77

Schedule of items making up this article

Description	Make	Model	Serial number	
GPS System	Trimble	R4	PROVIDE	R248,620

PC Item Number: 6 / BP Item Number: 12

- Cell phones and accessories R29,000 R329.66

Schedule of items making up this article

Description	Make	Model	IMEI number	
Cellphone	Apple	I Phone 14 Pro Max 256gig	352872338303742	R29,000

TOTAL PREMIUM FOR THIS SECTION R2,490.84

PUBLIC LIABILITY SECTION	INSURED AMOUNT	MONTHLY PREMIUM
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Section level cover**Item level cover**

• General Liability	Various as per schedule	R125,50
TOTAL PREMIUM FOR THIS SECTION		R125.50

MOTOR SPECIFIED VEHICLES SECTION	INSURED AMOUNT	MONTHLY PREMIUM
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PC item no	BP item no	Year	Make	Model	Registration number	Cover	
2	3	2011	SUZUKI	SX4 2.0 CVT	BL90YWGP	1	R147,275
• Sub-section 1 - Extensions							Various as per schedule R54.53
• Sub-section 2 - Liability to third parties							R2,500,000 R98.46
• Sub-section 2 - Extensions							Various as per schedule R26.58

Total premium for this vehicle R1,219.06

PC item no	BP item no	Year	Make	Model	Registration number	Cover	
4	8	2017	FORD	RANGER 2.2TDCi XL P/U SUP/CAB	FY35XVGP	1	R256,534
• Accessories (not included in vehicle insured amount)							Various as per schedule R17.41
• Sub-section 1 - Extensions							Various as per schedule R41.63
• Sub-section 2 - Liability to third parties							R2,500,000 R167.46
• Sub-section 2 - Extensions							Various as per schedule R31.64

Total premium for this vehicle R2,200.27

PC item no	BP item no	Year	Make	Model	Registration number	Cover	
5	9	2017	FORD	RANGER 2.2TDCi XL P/U D/C	HB91LNGP	1	R274,037
• Accessories (not included in vehicle insured amount)							Various as per schedule R46.36
• Sub-section 1 - Extensions							Various as per schedule R62.30
• Sub-section 2 - Liability to third parties							R2,500,000 R173.97
• Sub-section 2 - Extensions							Various as per schedule R47.32

Total premium for this vehicle R2,459.59

PC item no	BP item no	Year	Make	Model	Registration number	Cover	
6	10	2018	TOYOTA	LAND CRUISER 200 V8 4.5D VX-R A/T	HJ57ZGGP	1	R951,740
• Sub-section 1 - Extensions							Various as per schedule R101.24
• Sub-section 2 - Liability to third parties							R2,500,000 R164.20



• Sub-section 2 - Extensions	Various as per schedule	R42,35					
Total premium for this vehicle		R5,227.03					
PC item no	BP item no	Year	Make	Model	Registration number	Cover	
7	11	2023	SUZUKI	BALENO 1.5 GL A/T	479399	1	R248,271
• Sub-section 1 - Extensions	Various as per schedule	R36,16					
• Sub-section 2 - Liability to third parties	R2,500,000	R78,45					
• Sub-section 2 - Extensions	Various as per schedule	R17,63					
• Sub-section 3 - Insured vehicle occupants	Various as per schedule	R0,68					
Total premium for this vehicle		R1,356.98					
PC item no	BP item no	Year	Make	Model	Registration number	Cover	
9	13	2025	FORD	RANGER 2.0D XL HR A/T SUPER CAB P/U	REQUIRED	1	R580,441
• Accessories (not included in vehicle insured amount)	Various as per schedule	R49,78					
• Sub-section 1 - Extensions	Various as per schedule	R33,33					
• Sub-section 2 - Liability to third parties	R2,500,000	R104,63					
• Sub-section 2 - Extensions	Various as per schedule	R25,33					
• Sub-section 3 - Insured vehicle occupants	Various as per schedule	R0,62					
Total premium for this vehicle		R2,160.68					
TOTAL PREMIUM FOR THIS SECTION		R14,623.61					

ELECTRONIC EQUIPMENT SECTION	INSURED AMOUNT	MONTHLY PREMIUM
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Section level cover

Premises level cover

PREMISES: 1: EFR 1416, 541 JORISSEN STREET, SUNNYSIDE, PRETORIA 0002

Subsection A - Material damage

Building: 1: Building 1

PC Item Number: 1 / BP Item Number: 5

• Insured equipment: Laptop	R81,850	R1,060.98
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,561
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,561
Notebook with carry bag and geniusUSB mouse	Mecer	Xpression	NKW550EU003E00613	R2,562
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,561
Laptops / Notebooks PROVIDE	PROVIDE	PROVIDE	PROVIDE	R31,000
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,562
IdeaPad Gaming 3 15IMH05 81Y4, laptop bag and Lenovo ACC30 wireless compact mouse	Lenovo	IdeaPad Gaming	PF35Y9LV	R13,699
Notebook,carrierbag and GeniusUSB Mouse	Mecer	Xpression	NKW550EU0003E00465	R2,561
IdeaPad Gaming 3 15IMH05 81Y4, laptop bag and	Lenovo	IdeaPad Gaming	PF35TD0X	R13,699

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Lenovo ACC30
wireless compact
mouse

Laptop	Acer	Travelmate	TMF273-MG5323	R8,084
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PC Item Number: 2 / BP Item Number: 13

• Insured equipment: Other PC's or electronic equipment in administration offices	R697,019	R2,979.91
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Electronic Equipment (Excl Laptops)	PROVIDE	PROVIDE	PROVIDE	R456,000
Server	NAS	PROVIDE	4X20F28575	R99,491
Build -up Computer	See Note	See Note	See Note	R89,747
COMPUTER AND ACCESORIES	INTEL CORE	i58600K	PROVIDE	R33,436
COMPUTER AND ACCESORIES	INTEL CORE	i5-8600k	PROVIDE	R18,345

PC Item Number: 3 / BP Item Number: 6

• Insured equipment: Other PC's or electronic equipment in administration offices	R7,800	R40.78
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Desktop with LG flat screen	LG	E2060TT	CTSS2185/95, 106INEW83052	R7,800

PC Item Number: 4 / BP Item Number: 11

• Insured equipment: Photocopier	R146,783	R792.59
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Copier, T930EPS 914MM	HP	DESIGN JET	L2Y22A	R67,916
Copier	Konica Minolta	Bizhub 258	A7R0027035712	R78,867

PC Item Number: 6 / BP Item Number: 14

• Insured equipment: All in one fax/scanner/printer/photocopier	R80,869	R270.53
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Printer	HP	DESIGNJET T1600	CN09M7H01X	R80,869

PC Item Number: 7 / BP Item Number: 15

• Insured equipment: Laptop	R32,997	R298.55
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Laptop	HP 15	i5 1135G7 8 T1	CND1171L1R	R10,999
Laptop	HP 15	i5 1135G7 8 T1	CND1173LWP	R10,999
Laptop	HP 15	i5 1135G7 8 T1	CND1171KFP	R10,999

PC Item Number: 8 / BP Item Number: 16

• Insured equipment: Laptop	R25,998	R235.23
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
Laptop with bag and Lenovo ACC300 Wireless Compact Mouse	Lenovo	81Y4	PF35Y9LV	R12,999
Laptop with bag and Lenovo ACC300 Wireless Compact Mouse	Lenovo	81Y4	PF35YDOX	R12,999

PC Item Number: 9 / BP Item Number: 17

• Insured equipment: Laptop	R100,000	R849.56
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Schedule of insured equipment for this item

Description	Make	Model	Serial number	
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Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DQBM0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3GMCM0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DQAM0.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DT3MO.MPNXB39231KN	R25,000
Lenovo LOQ 16IRH W0008 PSA 13 Generation Intel Core i5 with accessories and software	Lenovo	Intel Core i5	MP2L3DT3MO.MPNXB39231KN	R25,000

PC Item Number: 10 / BP Item Number: 18

- | | | |
|--|--------|--------|
| • Insured equipment: In-house TV camera, recording, transmission | R8,000 | R20.72 |
|--|--------|--------|

Schedule of insured equipment for this item

Description	Make	Model	Serial number	
65inch Skyworth UHD 4K LED Smart google TV	Skyworth	Smart google TV	SUE9350F	R8,000
TOTAL PREMIUM FOR THIS SECTION				R6,548.85
TOTAL PREMIUM FOR THIS POLICY				R24,703.93



ADDITIONAL INFORMATION FOR POLICYHOLDERS

FRAUD

If you become aware of any irregularity regarding any policy (regardless of the insurer), you can call the Santam Fraudline on **0860 600 767** (South Africa) or **0800 002 020** (Namibia) where your call will be treated in confidence.

CLAIMS

Your broker or Santam's 24/7 emergency and claims helpline at **0860 505 911** will be able to assist you in lodging a claim. It is important that claims are reported as soon as possible and full details thereof within 30 days.

SANTAM FSP LICENCE NUMBER: 3416

Santam is authorised to provide financial advisory and intermediary services in respect of Commercial and Personal lines short-term insurance and a licensed non-life insurer and controlling company for its group companies.

PROFESSIONAL INDEMNITY COVER

Santam has professional indemnity insurance.

CONFLICT OF INTEREST MANAGEMENT POLICY

Santam has a management policy which regulates conflicts of interest when rendering financial services. For details visit our website at www.santam.co.za

PARTICULARS OF SANTAM		COMPLIANCE SERVICE
FSP licence number:	3416	If you would like to lodge any complaint regarding Santam or your intermediary's duty to disclose, you can contact the compliance office:
VAT number	4440102095	Postal address: The Compliance Department, PO Box 3881, Tyger Valley, 7536
Physical address:	No. 1, Sportica Crescent, Tyger Valley, Bellville, 7530	E-mail: SantamGroupCompliance@santam.co.za
Postal address:	PO Box 3881, Tyger Valley, 7536	
Telephone:	(021) 915 7000	
E-mail:	contactus@santam.co.za	
Website:	www.santam.co.za	
PARTICULARS OF NATIONAL FINANCIAL OMBUD SCHEME SOUTH AFRICA (NFOSA)		CLIENT CARE
Physical address:	Johannesburg: 110 Oxford Road, Houghton Estate, Johannesburg, Gauteng, 2198 Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700	If you have any complaint or compliment, you can contact our Client Care office:
Telephone:	0860 800 900	Telephone: 0860 102 725
WhatsApp number:	066 473 0157	E-mail: complaints@santam.co.za
E-mail:	info@nfosa.co.za	
Website:	www.nfosa.co.za	
PARTICULARS OF FINANCIAL SECTOR CONDUCT AUTHORITY		INTERNAL ARBITRATOR
Postal address:	PO Box 35655, Menlo Park, 0102	The Internal Arbitrator (IA) is appointed to provide impartial adjudication of any complaints escalated to his/her office. Should any complaint regarding your premium, policy, or claim not be resolved to your satisfaction, please write to the Internal Arbitrator:
Telephone:	(012) 428 8000 / 0800 20 37 22	E-mail: internal.arbitrator@santam.co.za
Website:	www.fsca.co.za	
PARTICULARS OF FAIS OMBUDSMAN		PARTICULARS OF YOUR INTERMEDIARY
Physical address:	Menlyn Central Office Building: 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010	Name: NETCO RISK MANAGEMENT PTY LTD
Postal address:	PO Box 41, Menlyn Park, 0063	Nearest office: 4 School Street, Milnerton, 7441
Telephone:	(012) 762 5000	Postal address: 4 School Street, Joe Slovo Park, 7441
Sharecall:	086 066 3274	Telephone: (021) 552 4472
E-mail:	info@faisombud.co.za	Fax: (086) 219 8038
Website:	www.faisombud.co.za	E-mail: admin@netcorisk.co.za
PARTICULARS OF Sasria SOC LTD		INTERMEDIARY HEAD OFFICE INFORMATION
Postal address:	PO Box 653367, Benmore, 2010	FSP licence number: 40265
Telephone:	(011) 214 0800 / (086) 172 7742	Physical address: 136 Platinum Junction, School Street, 7441
Fax:	(011) 214 0800 / (086) 172 7329	Postal address: 136 Platinum Junction, School Street, Milnerton, 7441
E-mail:	contactus@sasria.co.za	Telephone: (021) 552 4472
Website:	www.sasria.co.za	Fax: (086) 219 8038
VAT registration number:	4140119340	E-mail: patricia@netcorisk.co.za
Sasria fraudline:	0800 212 676	Legal status: Private Company (MF Code A)
FSP licence number:	39117	Associated company: No
		Authorised lines of business: Commercial lines and Personal lines
		More than 10% share interest in Santam: No
		Professional indemnity cover: Yes
		Receive more than 30% of total commission and income from Santam: No
PARTICULARS OF THE INFORMATION REGULATOR		
		Telephone: (012) 406 4818
		E-mail: inforeg@justice.gov.za
		Website: http://www.justice.gov.za/inforeg/index.html

