



Quotation Schedule

Commercial Insurance

04/02/2024

Quotation information

Quotation number	CM-3387577
Name of insured	Olijvenhof Owner Association
Business description	Other Services (excl. Public Admin.)
Email address	
Contact telephone number	
Company registration / ID number	
VAT registration number	Non vendor

Quotation details

Quotation date	04/02/2024
Quotation expiry date	04/02/2024
Premium frequency	Monthly

Protection of personal information

We respect your constitutional right to privacy. We are committed to and bound by the terms and provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA") regarding the acquisition, usage, retention, transmission and destruction of your personal information. We will check and validate the information you provide through legal means. We have high level security measures in place to protect your information. This information is collected for the primary purpose of providing you with insurance cover. You hereby give consent and fully understand the reason to process, use, share and retain your personal information for its designated purpose and you confirm the accuracy of the information.

A full version of the Privacy Statement is available on this link (<https://www.brytesa.com/legal/access-to-information/>)

Quotation summary

Policy sections	Section applicable	Sum insured/limit including VAT	Monthly premium including VAT
Fire	N	-	-
Buildings combined	Y	R7,771,809	R971.45
Office contents	Y	R80,990	R118.11
Business interruption	N	-	-
Accounts receivable	N	-	-
Theft	N	-	-
Money	Y	R20,000	R83.33
Glass	Y	R19,965	R83.19
Fidelity guarantee	Y	R50,000	R166.66
Goods in transit	N	-	-
Business all risks	Y	R10,000	R33.33
Accidental damage	Y	R325,000	R812.44
Public liability	Y	R5,000,000	R316.66
Employers' liability	Y	R5,000,000	R125.00
Stated benefits	N	-	-
Group personal accident	Y	R77,000	R19.44
Motor personal accident	N	-	-
Motor	N	-	-
Motor fleet	N	-	-
Electronic equipment	N	-	-
Umbrella liability	N	-	-
Total premium including VAT		-	R2,729.61
Bryte Assist services	N	-	-
SASRIA	Y	-	R234.07
Intermediary fee	N	-	-
Total amount payable including VAT		-	R2,963.68
VAT		-	R386.57
Commission included in premium		-	R574.02

Premium calculation summary

This premium calculation summary forms an integral part of this policy contract and should be read in conjunction with the specific schedule and policy wording.

Risk reference	Sum insured/limit including VAT	Rate	Monthly premium including VAT
Buildings combined			
Item number: 1274637			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Buildings combined	R7,771,809	0.1500%	R971.45
Office contents			
Item number: 1274648			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Office contents	R80,990	1.0000%	R67.49
Theft by forcible entry	R20,247	3.0001%	R50.62
Money			
Item number: 1274652			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Money	R20,000	4.9998%	R83.33
Glass			
Item number: 1274663			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Glass	R19,965	5.0002%	R83.19
Fidelity guarantee			
Item number: 1274667			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Fidelity guarantee	R50,000	3.9998%	R166.66
Business all risks			
Item number: 1274674			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Clothing and personal effects	R10,000	3.9996%	R33.33
Accidental damage			
Item number: 1274678			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
First loss	R275,000	2.9998%	R687.46
Item number: 1275230			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Power surge only	R50,000	2.9995%	R124.98
Public liability			
Item number: 1274683			
Risk address: All premises owned, used or leased by the Insured for the purpose of business			
Public liability	R5,000,000	0.0760%	R316.66
Employers' liability			
Item number: 1274689			
Risk address: All premises owned, used or leased by the Insured for the purpose of business			
Employers' liability	R5,000,000	0.0300%	R125.00
Group personal accident			
Item number: 1274691			
Risk address: Lourensford Road, Somerset West, 7130, 13 Ouwe Werf Drive, Land En Zeezicht, Somerset West, 7130			
Group personal accident	R156,000	-	R19.44
Total premium including VAT			R2,729.61

SASRIA summary

Cover	Coupon number	Sum insured including VAT	Premium including VAT
SASRIA Fire commercial	36762506	R7,882,764	R229.07
SASRIA Money	36762507	R83	R5.00
Total premium including VAT			R234.07

Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract.

Benefit	Benefit limit
General policy	
Claims preparation costs	R30,000
Fire extinguishing and water bombing – prevention	R50,000
Fire	
All other contents	R7,500
Money and stamps limitation	R7,500
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition	Reasonable cost
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Reasonable cost
Public authorities	Up to sum insured
Temporary removal	20% of sum insured
Geyser and water pipes	R10,000
Buildings combined	
Public supply connections	Up to sum insured
Rent	25% of sum insured
Liability	R2,500,000
Architects' and other professional fees	20% of claim
Capital additions	20% of sum insured
Cost of demolition, clearing and erection of hoardings	Up to sum insured
Fire extinguishing charges	Reasonable cost
Municipal plans scrutiny fees	Up to sum insured
Public authorities requirements	Reasonable cost
Temporary removal	Up to sum insured
Geyser and water pipes	R10,000
Damage to landscape gardens	R10,000
Leakage	Up to sum insured
Locks and keys	R10,000
Maintenance and cleaning equipment	R10,000
Removal of trees	R10,000
Swimming pool/borehole pump	R10,000
Watchmen	R10,000
Office contents	
Rent	25% of sum insured
Documents	Up to sum insured
Legal liability documents	Up to sum insured
Increase in cost of working	25% of sum insured
Capital additions	20% of sum insured
Fire extinguishing charges	Reasonable cost
Locks and keys	R5,000

Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract.

Office contents continued	
Removal of debris	Reasonable cost
Temporary repairs and measures after a loss	Reasonable cost
Malicious damage	Up to sum insured
Business interruption	
Storage, transit and vehicle	Reasonable cost
Contract sites	Reasonable cost
Prevention of access	10-kilometre radius. Cover is limited to 10% of business interruption cover limit or R5,000,000, whichever is the lesser
Additional premises	Reasonable cost
Theft	
Additional premises	50% of sum insured
Damage to buildings	R20,000
Locks and keys	R5,000
Personal effects of guests	R7,500 per person
Money	
Outside business hours	R3,000
Receptacles and clothing	R5,000
Residence of director/employee	R3,000
Transit/business trip	R3,000
Glass	
Cost and expenses	R5,000
Fidelity guarantee	
Extended cover for past employees	30 days
Goods in transit	
Fire extinguishing charges	Reasonable cost
Public liability	
Additional insured	Up to limit of indemnity
Security firm	Up to limit of indemnity
Cross liabilities	Up to limit of indemnity
Tools of trade	Up to limit of indemnity
Employer's and visitor's property	Up to limit of indemnity
Liability by agreement	Up to limit of indemnity
Unattached trailers	Up to limit of indemnity
Medical emergency treatment	Reasonable cost
Car parks	Up to limit of indemnity
Tenant's liability	Up to limit of indemnity
Employers' liability	
Principals	Up to limit of indemnity
Stated benefits	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000

Policy section benefits

Policy section benefits will attach to the policy only where the section has been selected and included in the policy contract.

Group personal accident	
Exposure	Up to death or permanent total disablement limit
Disappearance	Up to death or permanent total disablement limit
Life support	R10,000
Motor	
Locks and keys	R10,000
Fire extinguishing charges	R5,000
Third party liability	R5,000,000
Contingent liability	R5,000,000
Passenger liability	R2,500,000
Unauthorised passenger liability	R2,500,000
Parking facilities	R5,000,000
Medical emergency treatment cost	R1,000 per person maximum R20,000 per occurrence
Electronic equipment	
Architects' and other professional fees	20% of claim
Clearance costs	20% of claim
Express delivery and overtime	Limited to 50% of amount incurred
Power surge or lightning strikes	Up to sum insured
Fire brigade charges	Reasonable cost
Reinstatement	Up to sum insured
Capital additions and currency fluctuations	25% of sum insured
Prevention of access	20-kilometre radius
Motor personal accident	
Life support machinery	Up to the limit of indemnity
Named person basis	Up to the limit of indemnity
Umbrella liability	
Excess layer protection	Up to the limit of indemnity
Difference in cover protection	Up to the limit of indemnity
Additional risk protection	Up to the limit of indemnity
Protection of other parties	Up to the limit of indemnity
Cross liabilities	Up to the limit of indemnity

Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation summary.

Fire
Leakage first loss limit
Leakage full cover
Malicious damage
Escalator clause
Vehicles in the open
Deterioration of food stock
Subsidence and landslip (extended cover)
Stock declaration condition
Disposal of salvage
SASRIA
Buildings combined
Subsidence and landslip
Prevention of access
Escalator clause
Additional geyser and waterpipes
SASRIA
Office contents
Theft by forcible entry
Theft extension
SASRIA
Business interruption
Specified suppliers/sub-contractors
Unspecified suppliers
Customers
Public utilities – insured perils only. Cover is limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit
Public telecommunications – insured perils only. Cover limited to 50% of the business interruption cover limit or R25,000,000, whichever is the lesser, VAT inclusive, with a 3-month indemnity period limit
Accidental damage
SASRIA
Accounts receivable
Riot and strike
Duplicate records
Protections
Transit extensions
Theft
Damage to buildings

Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation summary.

Money
Riot and strike
Personal accident assault
Locks and keys
Petrol attendants
Seasonal increase
SASRIA
Glass
Special replacement
Riot and strike
Fidelity guarantee
Retroactive cover extension
Superseded insurance
Voluntary first amount payable
Reduction/reinstatement of insured amount
Cost of recovery
Computer losses
Losses discovered more than 24 months after being committed
Goods in transit
Debris removal
Restricted cover
Riot and strike
SASRIA
Business all risks
Increase in cost of working
Riot and strike
Alternative power solutions
Accidental damage
Defined events
Average
Excluded property
Reinstatement
First loss average
Power surge – maximum limit R350,000
Public liability
Products liability
Defective workmanship
Legal defence cost
Wrongful arrest and defamation
EU liability
Drone liability
Stated benefits
Business limitation
Burns disfigurements

Risk extensions

Premiums for the risk extensions (only applicable if selected) are shown in the Premium calculation summary.

Group personal accident
Business limitation
Burns disfigurements
Motor
Additional third party liability
Additional passenger liability
Additional unauthorised passenger liability
Riot and strike
Additional locks and keys
Wreckage removal
Credit shortfall
Car hire
Loss of use
Third party only
Third party, fire and theft
Extras
Voluntary excess/excess waiver
SASRIA
Electronic equipment
Increase in cost of working
Reinstatement of data

Basic excess structure

This should be read in conjunction with any additional specific excess shown under each individual policy section.

Section	Excess
Fire	
Basic	R2,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
Vehicles in the open: no hail nets	Hail damage excluded
Vehicles in the open: hail nets	5% of claim minimum R3,000
Geyser	R1,500
Buildings combined	
Basic	R2,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
Office contents	
Basic	10% of claim minimum R1,000
All fire-related claims	R10,000 or as per the policy, whichever the higher
Weather-related flood and water damage	10% of claim minimum R5,000 maximum R50,000
Lightning: no SABS-approved surge protection	10% of claim minimum R1,500
Theft	10% of claim minimum R1,000
Theft	
Basic	10% of claim minimum R1,000
Vehicles in the open	5% of claim minimum R3,000
Money	
Basic	10% of claim minimum R1,000
Glass	
Basic	10% of claim minimum R500
Fidelity guarantee	
Basic	2% of the limit plus 10% of the balance
Goods in transit	
Basic	10% of claim minimum R1,500
Hijack and theft claims	15% additional to basic
Business all risks	
Basic	10% of claim minimum R750
All laptops, computers and portable computer equipment	10% of claim minimum R1,000
Mobile phones	R750
Alternative power solutions	10% of claim minimum R2,000
Accidental damage	
Basic	10% of claim minimum R1,000
Damage caused by power surge	10% of claim minimum R5,000
<p><i>All loss or damage to the property insured by power surges will be subject to a first amount payable as stated in the excess schedule. However, should the property insured be appropriately and adequately protected by suitable safeguards against electrical supply fluctuations, then this excess will be waived. The waiver is on condition that the policyholder can produce a statutory, valid Certificate of Compliance regarding the above adequate suitable safeguards installed at the main board of the insured property.</i></p>	

Basic excess structure

This should be read in conjunction with any additional specific excess shown under each individual policy section.

Public liability			
Basic	R1,500		
Products liability	10% of claim minimum R3,500; maximum R25,000		
Defective workmanship	10% of claim minimum R3,500; maximum R25,000		
Work away	10% of claim minimum R2,000; maximum R25,000		
Electronic equipment			
Basic	10% of claim minimum R1,000		
Recovery of data	R1,000		
Increase in cost of working	24 hour time excess		
Laptops	10% of claim minimum R1,000		
Lightning: no SABS-approved surge protection	10% of claim minimum R1,000; maximum R2,000		
Motor			
Car	5% of claim minimum R3,000		
LDV	10% of claim minimum R3,500	Section B excess	R2,500
HCV/buses	10% of claim minimum R5,000	Section B excess	R5,000
Caravan/trailer	5% of claim minimum R1,000	Section B excess	R1,000
Motorcycles	5% of claim minimum R2,500	Section B excess	R1,000
Special types	5% of claim minimum R3,000	Section B excess	R1,000
Windscreen	20% of claim minimum R500		
Repairs to windscreen	Nil		
Theft/hijack	10% of claim		
The following additional excess applies in respect of all other cases:			
Persons under 25 or over 75 years of age	5% of claim minimum R2,000		
Persons who have held a license for less than 2 years	5% of claim minimum R2,000		
Single vehicle accident excess if the accident occurred between 21:00 and 05:00 on all private type motor vehicles and LDVs	Additional R2,000		

Authorised signatory

Signed on behalf of Bryte Insurance Company Limited on 04/02/2024.



Executive Head: Broker Distribution

Acceptance of quotation

It is understood that the quotation provided is valid for 30 days and is subject to the standard Bryte commercial policy terms and conditions, and subjectivities recorded herein.

Non-disclosure of material facts, whether specifically requested by Bryte or not, could deem the policy contract as void from inception.

It is hereby confirmed that the information supplied (either directly or by my intermediary) is accurate in all respects and that there are no new material matters that could affect this quote, other than those previously disclosed prior to the preparation or acceptance of this quotation.

The policy sections that were not opted for, were explained to me by my intermediary and it is fully understood that no cover will be provided in terms of these sections.

The policy contract will be issued subject to Bryte receiving a duly completed proposal/ application form, if applicable.

Whilst the utmost care has been taken to ensure that the quotation is accurate, based on the information we have received from your intermediary, we retain the right to amend the quotation should material facts become available, before or after acceptance of this quotation.

The quotation is for illustrative purposes only and does not constitute a binding agreement until all subjectivities and conditions have been met.

It is understood that premiums are payable in advance.

Signed at _____ on this _____ day of _____ 20 _____

Insured signature

Mandated partner (on behalf of the Insured)

Disclosure notice

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

The insurer

Name:	Bryte Insurance Company Limited ("Bryte")
Company registration number:	1965/006764/06
Licensed insurer and authorised FSP number:	I070/17703
VAT registration number:	4530103581
Services:	Advice and Intermediary
Categories:	Short Term Insurance (Personal Lines and Commercial Lines)
Professional indemnity and guarantee:	Bryte has Professional Indemnity and Fidelity Guarantee Insurance
Branch/Region:	Western Cape/Cape Town
Physical/Postal address:	Rosebank Towers, 5th Floor, 15 Biermann Avenue, Rosebank, 2196
Contact telephone number:	+27 (0) 11 088 7000
Email address:	corporate.communications@brytesa.com
Website:	www.brytesa.com
Compliance email address:	compliance@brytesa.com
Compliance contact person:	Head of Compliance

Complaints management desk

a. Non-Claims Complaints

In the event of you being dissatisfied with any services/disclosure aspects or you have any queries, please contact us on:

Contact telephone number:	0800 12 11 70
Email address:	nonclaimskomplaints@brytesa.com

b. Claims Complaints

In the event of you being dissatisfied with the way in which your claim is being handled, please contact us on:

Contact telephone number:	0800 12 11 70
Email address:	claims.complaints@brytesa.com

In the event that you want to escalate your claim after discussing it with our claims manager, you can refer it to the Ombudsman for Short-term Insurance.

Escalation of complaints

a. FAIS Ombudsman

Postal address:	PO Box 74571, Lynwood Ridge, 0040
Contact telephone number:	+27 (0) 12 762 5000 / +27 (0) 12 492 9711
Email address:	info@faisombud.co.za
Website:	www.faisombud.co.za

b. Ombudsman for Short-term Insurance

Postal address:	PO Box 32334, Braamfontein, 2017
Contact telephone number:	+27 (0) 11 726 8900 / Share Call: 0800 726 890
Email address:	info@osti.co.za
Website:	www.osti.co.za

c. Particulars of the Financial Sector Conduct Authority (FSCA)

Postal address:	PO Box 35655, Menlo Park, 0102
Contact telephone number:	+27 (0) 12 428 8000
Toll free:	0800 11 04 43 / 0800 20 20 87
Website:	www.fsc.co.za

Fraud reporting

If you become aware of irregularities on any policy, you can contact our independent fraud line. Your call will be treated in confidence:

Free call phone:	0800 16 74 64
Unique email address:	brytesa@tip-offs.com
Freepost address:	Tip-offs Anonymous, Free Post KZN 138, Umhlanga Rocks, 4320

The Bryte intermediary

You have the right to the following information regarding the intermediary who must hold a valid licence to operate under specific categories of business:

Name:	Netco Risk Management Services Pty Ltd
Company registration number:	2009/009529/07
FSP number:	40265
VAT registration number:	4760260218
Bryte agency number:	1239643
Physical address:	Platinum Junction Business Park, Unit 136, 4 School Street, Milnerton, Cape Town, 7441
Postal address:	Platinum Junction Business Park, Unit 136, 4 School Street, Milnerton, Cape Town, 7441
Email address:	francois@netcorisk.co.za
Contact telephone number:	0828068075
Compliance information	
Email address:	jsmith@masthead.co.za
Contact telephone number:	
Contact person:	The Compliance Officer

Legal status and any interest in the insurer

Netco Risk Management Services Pty Ltd is a company with limited liability and with no direct financial interest in Bryte.

Professional indemnity/Fidelity guarantee insurance

We have Professional Indemnity insurance.

Written mandate to act on behalf of Bryte (where applicable)

This is only applicable in respect of a Bryte Intermediary/Bryte Agent who has been authorised to bind policies on our behalf.

SASRIA

In the event that this policy extends to include SASRIA cover, the details of the insurer providing this cover are:

SASRIA SOC Limited	
The Executive Manager: Business Operations	
Company registration number:	1979/000287/30
Physical address:	36 Fricker Road, Illovo, Sandton, 2196
Contact telephone number:	+27 (0) 11 214 0800
Compliance email address:	contactus@sasria.co.za
Compliance telephone number:	+27 (0) 11 214 0800
Website:	www.sasria.co.za

Premium payment

Maximum commission payable to the intermediary:	12.5% of motor premium as stated in the policy schedule 20% of non-motor premium as stated in the policy schedule
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Details of the Intermediary fee(s) charged by the Bryte Intermediary are contained in the policy schedule.

Annual premium payment and monthly premium payment conditions are contained in the policy wording.

Conflict of interest policy

The protection of your interests is our primary concern and we strive to ensure that there is no circumstance that could give rise to actual or potential conflict of interest in dealing with you. For more details, please click on the link below:

<https://www.brytesa.com/legal/fais-disclosure/>

Claims procedure

Claims are normally instituted through the Bryte Intermediary as applicable. Claims Procedures are contained in the policy wording.

Bryte and not the Bryte Intermediary (Bryte Agent or Administrator), must give reasons for any rejection. In the event of a rejection of a claim you have a period of 90 (ninety) days from the date of the rejection in which to make representations to Bryte.

Other matters of importance

- You must be informed of any information related to material changes by the Bryte Intermediary (Bryte Agent or Administrator).
- If the information above was given to you verbally, it must be confirmed to you in writing within 31 (thirty-one) days.
- If any complaint to the Bryte Intermediary or to Bryte is not resolved to your satisfaction, you may submit a complaint to the FAIS Ombudsman.
- Polygraph or similar tests may be conducted at our discretion in the event of a claim and the failure thereof may not be the sole reason for rejecting a claim.
- If the premium is paid by debit order it may only be in favour of one person and may not be transferred without your approval.
- In the event of cancellation, Bryte must give at least 31 (thirty-one) days' notice in writing of the intention to cancel a section or the entire policy.
- Bryte may not cancel your insurance merely by informing your Bryte Intermediary (Bryte Agent or Administrator). There is an obligation to make sure the notice has been sent to you.
- You are entitled to a copy of the policy at no extra charge.
- Premium increases
 - Annual premium review: Premium increases at renewal/anniversary date of the policy are dependent on the following factors: frequency and severity of the type of claims experienced during the period. The application of inflationary increases on sum insured(s) on your policy, where applicable;
 - Increases in policy benefits: We reserve the right to warrant additional premium if you add any additional cover or increase benefits or cover limits to your policy.
- You have the right to request telephonic recordings which will be provided if/where available.
- You are obligated to periodically monitor your cover/sum insured, to ensure your policy remains adequate.
- Bryte will not be held liable for any consequences as a result of the excess not being paid over to the service provider. It is your responsibility to ensure that all remaining amounts payable to the service provider are settled subsequent to Bryte having made payment as stated above. Non-payment of the excess to the service provider might result in the service provider not releasing your property or civil action being instituted by the service provider.
- There might be circumstances in which interest will be payable in the event of late payment of claim settlement(s) and in such instances, the current interest rate will be payable.

Cooling off rights

You may exercise your cooling off rights within 14 (fourteen) days after receipt of your policy documents by providing us with written or verbal notice to cancel your policy. Provided that no benefit has yet been paid or claimed or an insured event has not yet occurred, all premiums or monies paid by you, to Bryte up to the date of receipt of the notice or received on any date thereafter will be refunded to you, subject to the deduction of any risk cover enjoyed.

Waiver of rights

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

Warning

- Do not sign any blank or partially completed application form(s).
- Complete all forms in ink.
- Keep all documents handed to you and make notes as to what is said to you.
- Request a letter of representation from your intermediary and do not be pressurised to buy the product.
- All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your responsibility.
- You need to be satisfied with the accuracy of any transaction submitted by your Bryte Intermediary (Bryte Agent or Administrator) on your behalf.
- Misrepresentation, incorrect information or non-disclosure by you of any material facts may influence an insurer on any claims arising from or increase benefits or cover limits to your policy.