# Client details/message

**Summary of Premiums**

* Quote 1 Total/Final/Monthly Debit order Premium including VAT
* Quote 2 Total/Final/Monthly Debit order Premium including VAT
* Quote 3 Total/Final/Monthly Debit order Premium including VAT

**Summary of Main Sections**

|  |  |  |  |
| --- | --- | --- | --- |
|  | Quote 1 name () Commercial | Quote 2 name () Commercial | Quote 3 name ()Commercial |
| |  | | --- | | Policy sections | | Fire | | Buildings combined | | Office contents | | Business interruption | | General | | Theft | | Money | | Glass | | Fidelity guarantee | | Goods in transit | | Business all risks | | Accidental damage | | Public liability | | Employers' liability | | Stated benefits | | Group personal accident | | Motor personal accident | | Motor General | | Motor Specific/Specified | | Motor Fleet | | Electronic equipment | | Umbrella liability | | Assist/Value services/ VAS | | SASRIA | | Intermediary fee | | Total/Final/Debit order Premium incl. VAT | |  | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | Section applicable | | N | | Y | | Y | | N | | N | | N | | Y | | Y | | Y | | N | | Y | | Y | | Y | | Y | | N | | Y | | N | | N | | N | | N | | N | |  | | N | | Y | | N | |  | |  | | |  | | --- | | Sum Insured/limit incl VAT | | - | | - | |  | | - | | - | | - | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | |  | | --- | | Monthly premium incl VAT | | - | |  | |  | | - | | - | | - | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | | - | | - | | - | | - | | - | |  | | - | |  | | - | | **R 414.98** | |  | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | Section applicable | | N | | Y | | Y | | N | | N | | N | | Y | | Y | | Y | | N | | Y | | Y | | Y | | Y | | N | | Y | | N | | N | | N | | N | | N | |  | | N | | Y | | N | |  | |  | | |  | | --- | | Sum Insured/limit incl VAT | | - | | R7,771,809 | | R80,990 | | - | | - | | - | | R20,000 | | R19,965 | | R50,000 | | - | | R10,000 | | R325,000 | | R5,000,000 | | R5,000,000 | | - | | R77,000 | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | |  | | --- | | Monthly premium incl VAT | | - | | R971.45 | | R118.11 | | - | | - | | - | | R83.33 | | R83.19 | | R166.66 | | - | | R33.33 | | R812.44 | | R316.66 | | R125.00 | | - | | R19.44 | | - | | - | | - | | - | | - | |  | | - | | R234.07 | | - | | R2,963.68 | |  | | | |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | |  | | --- | | Section applicable | | Y | | N | | Y | | N | | Y | | N | | Y | | Y | | Y | | N | | Y | | Y | | Y | | Y | | N | | Y | | N | | N | | N | | N | | N | |  | | N | | Y | | N | |  | |  | | |  | | --- | | Sum Insured/limit incl VAT | | **R4,500,000** | |  | |  | | - | | R10,000 | | - | |  | |  | |  | |  | |  | |  | |  | |  | |  | |  | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | - | | |  | | --- | | Monthly premium incl VAT | | R257.36 | |  | | R653.54 | | - | | R0.00 | | - | | R4.23 | |  | |  | |  | | R2,490.84 | |  | | R125.50 | |  | |  | |  | | - | | - | | R14,623.61 | |  | | R6,548.85 | |  | | **R13.00** | | **R180.16** | | - | | **R24,897.09** | |  | | |

List only Policy Main Sections here if they have No Cover under ANY quote:

|  |  |
| --- | --- |
| Policy Sections: (example list)  Accounts receivable  Accidental Damage  Employers' Liability  Group Personal Accident/Stated Benefits  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  Community & Sectional Title  Plant All risk  Contractor All Risk  Hospitality |  |

# SASRIA (These headings are the policy main sections)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name | SASRIA Fire commercial | R7,882,764 | Yes | R229.07 |
| Quote 3 Name | Fire Commercial and Domestic |  | yes | R99.38 |
|  |  |  |  |  |
| Quote 1 Name | Money |  |  | R5.00 |
| Quote 2 Name | SASRIA Money | R83.00 | Yes | R5.00 |
| Quote 3 Name |  |  |  |  |
|  |  |  |  |  |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  | no |  |
| Quote 3 Name | Motor |  | yes | R85.94 |

# GENERAL SECTION

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Company | Description, SUB-Sections & Details | Sum Insured | Included YES/NO | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name | 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)  Excess / First amount payable / Deductibles | **R5,000**  **R10,000**  **R10,000**  **R5,000**  **R15,000**  **R10,000**  **R2,000**  **R10,000** | yes | R0.00 |

# Fire & Allied Perils

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Company | Description, SUB-Sections & Details | Sum Insured | Included YES/NO | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  SPECIFIC EXEPTIONS  ADDITIONAL PERILS  Earthquake extension  Special perils extension  Leakage extension  Malicious damage extension  Riot and strike extension  Subsidence and landslip extension  Rent clause  Designation of property  Limitations  Alterations and misdescription  Architects’ and other professional fees  Capital additions  Cost of demolition and clearing and erection of hoardings  Fire extinguishing charges  Mortgagee  Municipal plans scrutiny fee  Public authorities’ requirements  Railway and other subrogation  Reinstatement value condition  Alternative replacement conditions (design capacity)  Temporary removal  Tenants  Public supply connections  Stock declaration conditions  Escalator clause extension  Disposal of salvage  Fuel station extensions:   * Fuel leakage * Contamination of fuel * Subsidence and landslip in respect of fuel in underground tanks * Refrigerated stock * Fatal injury   Excess / First amount payable / Deductibles |  |  | R0.00 |
| Quote 2 Name | |  |  | | --- | --- | | All other contents |  | | Money and stamps limitation |  | | Architects’ and other professional fees |  | | Capital additions |  | | Cost of demolition | Reasonable cost | | Fire extinguishing charges | Reasonable cost | | Municipal plans scrutiny fees | Reasonable cost | | Public authorities | Up to sum insured | | Temporary removal |  | | Geyser and water pipes | R10,000 | | Excess / First amount payable / Deductibles |  | | R7,500  R7,500  20%  20%  R10,000 | Yes  Yes  Yes  Yes  Yes  Yes  Yes | R0.00 |
| Quote 3 Name | **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: 541 JORISSEN STREET, SUNNYSIDE,**  **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: 541 JORISSEN STREET,**  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)**  **● 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 | **R25,000**  **R10,000**  **R5,000**  **R50,000**  **10%**  **20%**  **R124,653**  **20%**  **R10,000**  **20%**  **20%**  **R274,238** | Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  No  Yes  No  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  No  No  No  Yes  Yes  Yes  No  No  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes |  |

# Buildings Combined

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Insurance Company | Description, SUB-Sections & Details | Sum Insured | Included YES/NO | Premium |
| Quote 1 Name | |  | | --- | | Buildings Sum Insured (Class One - Standard Construction) | | Common Property | | Contents | | Escalation | | Inflation | | Sub-section C: Rent | | **Description** | | Additional Claims Preparation Costs | | Security Services | | Garden Tools and Furniture | | Locks and Keys | | Cleaning and Maintenance Equipment | | Home Modifications | | Leak Detection | | Loss of Water | | Garden Landscaping | | SASRIA - Buildings | | SASRIA - Buildings Escalation | | SASRIA - Buildings Inflation |   Risk Address:  Excess / First amount payable / Deductibles | R 1 155 000   |  | | --- | | R 138 600 | | R 129 360 | | R 426 888 |  |  | | --- | | R 50 000 | | R 15 000 | | R 10 000 | | R 5 000 | | R 20 000 | | R 10 000 | | R 5 000 | | R 5 000 | | R 10 000 | | Yes  yes  yes  yes   |  | | --- | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | Yes | | R 244.95   |  | | --- | | Not Applicable | | Not Applicable | | Not Applicable |   R0.00   |  | | --- | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | |
| Quote 2 Name | |  |  | | --- | --- | | 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 |   Risk address:  Excess / First amount payable / Deductibles | R7,771,809 | Yes | R971.45 |
| Quote 3 Name | PROPERTY:  1.Fire, lightning, thunderbolt, subterranean fire, explosion.  2. Storm, wind, water, hail or snow other than:  a. that arising from its undergoing any process necessarily involving the use or application of water;  b. wear and tear or gradual deterioration;  c. loss or damage:  i. to retaining walls;  ii. caused or aggravated by:  – subsidence or landslip;  – the Insured’s failure to take all reasonable precautions for the maintenance and safety of  the property insured and for the minimisation of any destruction or damage.  3. Earthquake.  4. Aircraft and other aerial devices or articles dropped therefrom.  5. Impact by animals, trees, aerials, satellite dishes or vehicles excluding damage to such animals, trees, aerials, satellite dishes, vehicles or property in or on such vehicles.  6. Theft (or any attempt thereat) accompanied by forcible and violent entry into or exit from such building. If any building insured or containing the insured property becomes unoccupied for 30 consecutive days, this item is suspended as regards the property affected unless the Insured before the occurrence of damage obtains the written agreement of the Company to continue this extension. During the period of the initial unoccupancy of 30 consecutive days the Insured shall become a co-insurer with the Company and shall bear a rateable proportion of any damage equal to % of the claim before deduction of any first amount  payable.  7. Accidental damage to sanitary ware, but the amount payable will be reduced by R250 for each and every such damage.  8. Power surge: Electrical power surge  PUBLIC SUPPLY:  RENT:  LIABILITY:   * Limit * Special exemption   CLAUSES AND EXTENSIONS:  DEDUCTABLES/FIRST AMOUNT PAYABLE/  Risk Address:  Excess / First amount payable / Deductibles |  | no |  |

**Common Property**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Contents/Office Contents

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | |  |  |  |  |  | | --- | --- | --- | --- | --- | | **Description** |  |  | | | | Sub-section A: Contents | | Sub-section B: Rent | | Sub-section C: Documents | | Sub-section D: Legal Liability Documents | | Sub-section E: Increased Cost of Working | | **EXTENSIONS** | | | | | | **Description** | |  |  |  | | Additional Claims Preparation Costs | |  |  |  | | SASRIA - Office Contents | |  |  |  | | **DEDUCTIBLES** | | | | | | **Description** | | **Deductible** | | | | Office Contents | | R 1 000.00 | | | | Risk Address: | |  | | | | **Sum Insured as per sub-section**   |  | | --- | | R 150 000 | | R 45 000 | | R 100 000 | | R 1 000 000 | | R 45 000  R 50 000 | | No   |  | | --- | | Yes | | Yes | | R0.00   |  | | --- | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable | | Not Applicable |   Not Applicable |
| Quote 2 Name | |  |  | | --- | --- | | 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 |  |  |  | | --- | --- | | Removal of debris | Reasonable cost | | Temporary repairs and measures after a loss | Reasonable cost | | Malicious damage | Up to sum insured | | Risk Address:  Excess / First amount payable / Deductibles |  | | R80,990 | yes | R67.49 |
| Quote 3 Name | DEFINED EVENTS:  SUB-SECTION A – CONTENTS:   * Limitations   SPECIFIC CONDITION:   * Average * Specific exception   SUB-SECTION B – RENT:  SUB-SECTION C – DOCUMENTS:   * Limitations * Specific exception   SUB-SECTION D – LEGAL LIABILITY DOCUMENTS:   * Specific exception * Memorandum   SUB-SECTION E – INCREASE IN COST OF WORKING:   * Alterations and misdescription * Capital additions * Fire extinguishing charges * Locks and keys * New and additional premises * Removal of debris * Temporary removal * Temporary repairs and measures after loss * Tenants * Replacement value * Malicious damage * Riot and strike extension * Theft by forcible entry extension * Theft extension   Excess / First amount payable / Deductibles | R20,247 | yes | R50.62 |
|  |  |  |  |  |

# BUSINESS INTERUPTION

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS:  SPECIFIC CONDITIONS:  ITEM 1 GROSS PROFIT:  MEMORANDUM  ITEM 2 GROSS RENTALS  ITEM 3 REVENUE  ITEM 4 ADDITIONAL INCREASE IN COST OF WORKING  ITEM 5 WAGES  ITEM 6 FINES AND PENALTIES FOR BREACH OF CONTRACT:   * MEMORANDUM   EXTENSIONS AND CLAUSES   * Accountants * Accumulated stocks * Departmental * Deposit premium * Output (alternative basis) * Salvage sale * Extensions to other premises * Public telecommunications – extended cover * Public utilities – extended cover * The geographical limits * Accidental damage   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor personal accident

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |

# Motor

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | Units Death & Permanent Total Disability (PTD)   * Medical expenses   **Type of cover required:**   * Comprehensive * Third party, fire and theft * Third party only * Wreckage removal * Loss of keys * Windscreen cover required – for commercial vehicles * Unauthorized passenger liability * Passenger liability required * security devices are fitted * vehicle used for private use * Car Hire   Excess / First amount payable / Deductibles  SASRIA | R250,000  R10,000 |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# MOTOR SPECIFIED/SPECIFIC VEHICLES SECTION

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  | no | R0.00 |
| Quote 3 Name | **SUMMARY OF VEHICLES INSURED UNDER THIS SECTION**  2011 SUZUKI SX4 2.0 CVT BL90YWGP  **Type of cover required:**   * Comprehensive * Third party, fire and theft * Third party only * Wreckage removal * Loss of keys * Windscreen cover required – for commercial vehicles * Unauthorized passenger liability * Passenger liability required * security devices are fitted * vehicle used for private use * Car Hire * SASRIA * Legal * Liability * Own accident damage * Fire damage * Theft & hijacking * Accidental & malicious damage * Storms & floods * Hail damage * Windscreen cover * Riot outside RSA * Claims preparation cost * Roadside Assistance * Defective workmanship   Excess / First amount payable / Deductibles  2017 FORD RANGER 2.2TDCi XL P/USUP/CAB FY35XVGP  **Type of cover required:**   * Comprehensive * Third party, fire and theft * Third party only * Wreckage removal * Loss of keys * Windscreen cover required – for commercial vehicles * Unauthorized passenger liability * Passenger liability required * security devices are fitted * vehicle used for private use * Car Hire * SASRIA * Legal * Liability * Own accident damage * Fire damage * Theft & hijacking * Accidental & malicious damage * Storms & floods * Hail damage * Windscreen cover * Riot outside RSA * Claims preparation cost * Roadside Assistance * Defective workmanship   Excess / First amount payable / Deductibles | R147,275  R256,534 | Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  Yes  No  No  Yes  Yes  Yes  No | R1,219.06  R2,200.27 |

# Theft

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  EXTENSIONS   * Damage to buildings * Malicious damage to contents * Theft of Cigarettes * Theft of Cigarettes * Theft from Underground Tanks * Environmental liability cover for spillage and for underground tank leaks * Solar PV, Inverter and Battery Cover   LIMITATIONS  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Money

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  EXTENSIONS   * Receptacles and clothing * Locks and keys * Riot and strike extension * Skeleton keys * Personal accident (assault) extension * Virtual airtime * Credit card absconding * Bilking   LIMITATIONS  MEMORANDA  EXTENSIONS TO THE PERSONAL ACCIDENT (ASSAULT) EXTENSION  SPECIFIC EXCEPTIONS  SPECIAL CONDITIONS APPLICABLE TO CHEQUES  First amount payable applicable to theft of cheques |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Glass

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC CONDITION  DEFINITION OF GLASS  SPECIFIC EXCEPTIONS  EXTENSIONS   * Special replacement * Riot and strike extension   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Fidelity guarantee

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  DEFINITION   * Employee shall mean   SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  CLAUSES AND EXTENSIONS   * Accountants clause * Extended cover for past employees extension * Retroactive cover extension – No previous insurance in force * Superseded insurances extension * Other insurances * Compulsory first amount payable * Computer losses first amount payable * First amount payable for losses discovered more than 12 months after they were committed * Voluntary first amount payable clause * Reduction/Reinstatement of insured amount clause * Costs of recovery extension * Computer losses extension * Extension for losses discovered more than 24 months after being committed but not more than 36 months thereafter * Extension granted on receipt of a satisfactory systems audit in respect of losses discovered more than 24 months after being committed   MEMORANDA  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Goods in transit

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  MEMORANDA   * Debris removal extension   RESTRICTED COVER   * Fire, explosion, collision, derailment and overturning limitations   SPECIFIC EXCEPTIONS  SPECIFIC EXTENSIONS   * Fire extinguishing charges extension * Riot and strike extension   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Business all risks

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS   * Average * Replacement value condition   SPECIFIC EXTENSIONS   * Increase in cost of working extension * Riot and strike extension   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Accidental damage

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  DEFINITION   * Insured property   DEFINED EVENTS (II)  CLAUSES AND EXTENSIONS   * Restricted cover clause * Additional costs clause * Mortgagees clause * Railway and other subrogation clause * Tenants clause   MEMORANDA   * Average * Excluded property * Reinstatement * First loss average   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Public liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  DEFINITIONS:   * Damage * Employee * Injury * Product * Pollution * Costs and Expenses   LIMITS OF INDEMNITY  TERRITORIAL LIMITS  SPECIFIC EXCEPTIONS   * Employees * Property * Professional advice, vehicles, aircraft, products etc. * Vibration and removal of support * Pollution * Fines, penalties etc * USA and Canada judgements, awards or settlements * Events known to the Insured * First amount payable * Deliberate or intentional acts * Unlawful competition   MEMORANDUM  SPECIFIC CONDITIONS   * Claims first made in writing against the insured * Reporting of events after cancellation or non-renewal of policy * Series of claims from one originating clause * Manifestation clause   EXTENSIONS   * Extended reporting option * Additional Insured * Cross liabilities * Tool of trade * Employees’ and visitors’ property * Transnet and other government departments * Unattached trailers * Emergency medical expenses * Car parks * Tenant’s liability * Products liability * Additional specific exceptions * Statutory legal defense costs * Wrongful arrest and defamation * Gratuitous advice * Acquisitions and new businesses   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name | * Premium per location * Turnover limit * Products liability * Limit of liability * Excess * Territories * Defective workmanship * Wages limit of liability * Legal defense * Number of persons * Wrongful arrest   Excess / First amount payable / Deductibles |  |  |  |
| Quote 3 Name |  |  |  |  |

# Employers' liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name | * Stated benefits * Compensation payable * Number of persons * Medical expenses * Death number of years * Extensions and clauses * Business hours limitation   Excess / First amount payable / Deductibles |  |  |  |
| Quote 3 Name |  |  |  |  |

# Stated benefits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Group personal accident

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor personal accident

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor General

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | SUB-SECTION A – LOSS OR DAMAGE  DEFINED EVENTS  EXCEPTIONS TO SUB-SECTION A  SUB-SECTION B – LIABILITY TO THIRD PARTIES  DEFINED EVENTS  EXCEPTIONS TO SUB-SECTION B  LIMITS OF INDEMNITY  SUB-SECTION C – MEDICAL EXPENSES  DEFINED EVENTS  DEFINITIONS:  Occurrence   * Vehicle   NO CLAIM REBATE PROVISIONS  EXTENSIONS   * Contingent liability extension * Passenger liability extension * Unauthorised passenger liability extension * Parking facilities and movement of third party vehicles extension * Windscreen extension * Waiver of subrogation rights * Principals * Cross liabilities * Riot and strike extension * Loss of keys extension * Fire extinguishing charges extension * Wreckage removal extension * Credit shortfall extension * MEMORANDA * Premium adjustment clause * War clause * Description of use clause   OPTIONAL LIMITATIONS   * Third party only limitation * Third party, fire and theft only limitation   SPECIFIC EXCEPTIONS  SPECIFIC CONDITION  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor Specific

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor Fleet

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Electronic equipment

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | SUB-SECTION A – MATERIAL DAMAGE  DEFINED EVENTS  EXCEPTIONS TO SUB-SECTION A  BASIS OF INDEMNIFICATION   * Partial loss * Total loss * Average * Limit of liability   CLAUSES AND EXTENSIONS   * Power surge or lightning strikes * Fire brigade charges * Tenants * Hire purchase/finance agreements   SUB-SECTION B – CONSEQUENTIAL LOSS  DEFINED EVENTS   * Increased cost of working * Reinstatement of data/programs * DEFINITIONS * Indemnity period * Accident * The limit of liability   SPECIFIC EXCEPTIONS TO SUB-SECTION B   * Fines and penalties * Loss of profit   CLAUSES AND EXTENSIONS   * Reinstatement * Interruption of Telkom access lines   GENERAL MEMORANDA   * Capital additions and currency fluctuations * Prevention of access   SPECIAL EXCEPTION   * Viruses, Trojans and worms   GENERAL EXTENSION   * Incompatibility cover   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Umbrella liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Assist/Value services/ VAS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Accounts receivable

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  SPECIFICATION  DEFINITIONS  CLAUSES AND MEMORANDA   * Declarations * Adjustment * Riot and strike extension * Accountants * Duplicate records * Protections * Transit extension   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Accidental Damage

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Employers' Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  THE LIMIT OF INDEMNITY  TERRITORIAL LIMITS  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  EXTENSIONS   * Principals   MEMORANDUM |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Group Personal Accident / Stated Benefits

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  DEFINITIONS  MEMORANDA  BUSINESS LIMITATION  PROVISOS  EXTENSIONS   * Exposure * Disappearance * Burns disfigurement * Life support machinery   SPECIFIC EXCEPTIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Motor Industry Risks (Internal and external)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  ARTICLE I – DAMAGE TO THE INSURED VEHICLE  ARTICLE II – LIABILITY TO THIRD PARTIES   * Clause regarding application of limits of indemnity * Clause regarding No Claim Rebate * Specific Exceptions applicable to all Articles of this Section   APPENDIX 1 – EXTENSIONS AND MODIFICATIONS  Extension regarding work away from premises  Extension regarding car hoists  Modification regarding third party only cover  FOR EXTERNAL:  APPLICATION OF LIMITS OF INDEMNITY  FIRST PORTION FOR WHICH THE INSURED IS RESPONSIBLE  DESCRIPTION OF USE  NO CLAIM REBATE  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  PROVISIONS  WAGES BASIS  NAMED DRIVER BASIS  TRADE PLATE BASIS  EXTENSIONS   * Use for social, domestic and pleasure purposes * Loss of use of customers’ vehicles * Unauthorised use of vehicles by employees * Legal liability of passengers for acts of negligence * Legal liability in respect of passengers * Driving of motor cycles * MODIFICATIONS * Cover for motor cycles and motor scooters only * Cover for special type vehicles only * Exclusion of own vehicles * Exclusion of demonstration risk * Exclusion of legal liability in respect of passengers * Restricted cover (third party, fire and theft) * Third party only cover   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Houseowners/Homeowners

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  Insured property  EXTENSIONS  General extensions  Liability extension  Optional extensions  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  Average  Reinstatement value conditions  CLAUSES  Capital additions clause  Mortgagee clause  Temporary removal clause  Tenants clause  Public authorities requirements clause  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Machinery Breakdown

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  BASIS OF INDEMNITY  Partial loss  Total loss  SUM INSURED AND AVERAGE  DEFINITIONS  CLAUSES AND EXTENSIONS  SPECIFIC CONDITIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Machinery Breakdown (Business Interruption)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  BASIS OF INDEMNITY   * Partial loss * Total loss   SUM INSURED AND AVERAGE  DEFINITIONS   * Gross Profit * Other premises   CLAUSES AND EXTENSIONS  SPECIFIC CONDITIONS   * Overhauls * Benefits after recommissioning * Reinstatement of sum insured * Return of premium   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# DETERIORATION OF STOCK

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SPECIFIC EXCEPTIONS  BASIS OF INDEMNITY  SUM INSURED AND AVERAGE  DEFINITIONS  CLAUSES AND EXTENSIONS  SPECIFIC CONDITIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Householders

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  SUB-SECTION A – PROPERTY  SUB-SECTION B – RENT  DEFINITIONS  EXTENSIONS  General extensions   * LOSS OF OR DAMAGE TO THE CONTENTS OF REFRIGERATORS AND DEEP-FREEZERS * LOSS OF MONEY * ACCIDENTAL BREAKAGE OF MIRRORS AND CERTAIN GLASS * MEDICAL EXPENSES * FIRE BRIGADE CHARGES * COMPENSATION FOR DEATH OF THE INSURED * STORAGE COSTS FOR CONTENTS AFTER DAMAGE * TRAUMA TREATMENT * TEMPORARY INCREASE OF THE INSURED AMOUNT * GUARDS   Liability extensions   * TENANT’S LIABILITY * LEGAL LIABILITY TO THE PUBLIC * LEGAL LIABILITY TO DOMESTIC SERVANTS   Extension regarding cover whilst the contents are removed from the buildings  Optional extensions   * ACCIDENTAL DAMAGE * SUBSIDENCE AND LANDSLIP   SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Personal, All Risks

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Watercraft

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Personal Legal Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Deterioration of Stock

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Personal Umbrella Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Greens and Irrigation Systems

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | SUB-SECTION I – FIRE  DEFINED EVENTS  SPECIFIC EXCEPTIONS  DEFINITION  EXTENSIONS APPLICABLE TO SUB-SECTION I  Earthquake extension  Special perils extension  Malicious damage extension  Fertilizers, chemicals and/or contaminated water extension  Failure of water supply extension  SUB-SECTION II – ACCIDENTAL DAMAGE  DEFINED EVENTS  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS APPLICABLE TO SUB-SECTIONS I AND II  Average  Reinstatement  CLAUSES AND EXTENSIONS  Architects’ and other professional fees clause  Capital additions clause  Cost of demolition and clearing clause  Fire extinguishing charges clause  Municipal plans scrutiny fee clause  Public authorities’ requirements clause  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Commercial Umbrella Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  LIMITS OF INDEMNITY  DEFINITIONS  BASIS OF INDEMNIFICATION  Excess layer protection  Difference in conditions protection  Additional Risks protection  EXTENSIONS  Indemnity to others  Cross liability  SPECIFIC EXCEPTIONS  SPECIFIC CONDITIONS  Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Professional Indemnity

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Cyber

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Public Liability (OCCURRENCE BASIS)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | DEFINED EVENTS  DEFINITIONS   * Damage * Employee * Injury * Product * Pollution * Costs and Expenses   LIMITS OF INDEMNITY  TERRITORIAL LIMITS  SPECIFIC EXCEPTIONS   * Employees * Property * Professional advice, vehicles, aircraft, products etc * Pollution * Fines, penalties etc. * USA and Canada judgements, awards or settlements * Deliberate or intentional acts * Unlawful competition   MEMORANDUM  SPECIFIC CONDITION  Manifestation clause  EXTENSIONS   * Additional Insured * Cross liabilities * Tool of trade * Employees’ and visitors’ property * Transnet and other government departments * Unattached trailers * Emergency medical expenses * Car parks * Tenant’s liability * Products liability * Additional specific exceptions * Statutory legal defense costs * Wrongful arrest and defamation * Gratuitous advice * Acquisitions and new businesses   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Events Liability Insurance

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Directors & Officers Liability

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name |  |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Agri insurance

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | **Key Benefits**   * Entire facility cover, including buildings, contents, motor vehicles and liabilities * Specialist farming vehicles and implements * Cover for damage to tyres/tracks of tractors and harvesters * Fire-fighting costs * Hunting liability     **Additional Benefits**   * Irrigation systems on wheels and centre pivots (also first loss basis) * Broadform and products liability * Spread of fire and droving of livestock extensions * Wine and vine-related assets * Livestock * Hunting equipment * Machinery breakdown, business interruption and deterioration of stock * Adventure 4×4 * Legal cover * Roadside and Home Assistance     **Optional Extentions**   * Solar PV, Inverter and Battery Cover   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Engineering insurance

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | The cover is flexible and can be tailored to suit the specific needs of the policyholder. Furthermore, it is designed to cover the following on a standalone basis:   * Contractor All Risks * Plant All Risks * Machinery breakdown and business interruption (following machinery breakdown) * Deterioration of stock (following machinery breakdown) * Transit and erection * Computer and electronic equipment     **Machinery Breakdown**   * Sudden and unforeseen physical damage to plant and machinery * Clearance costs - costs necessarily and reasonably incurred by the policyholder in respect of demolition or dismantling of equipment and/or removal of debris * Cover whilst active or inactive, being dismantled, removed, repositioned, cleaned, inspected, overhauled or subsequently re-erected * Express delivery and overtime - extra charges for express delivery airfreight     **Loss of Profits**   * Following machinery breakdown     **Deterioration of Stock**   * Deterioration of stock and foodstuffs as a result of machinery breakdown     **Transit and Erection**   * Construction of predominantly steel structures * Relocation of plant and machinery * Storage of the policyholder’s property * Testing and commissioning of new equipment   Excess / First amount payable / Deductibles |  | Yes  Yes  Yes  Yes  No  No  Yes  Yes  No  No |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Community insurance & Sectional Titles

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | **Key Benefits**   * Specific to Community Schemes * Fidelity Guarantee in compliance with the CSOS Act * 24/7 access to the Incident Management Centre to handle any after-hour emergency * Integration to Deeds Office for updated PQs     **Additional Benefits**   * Loss of rent, rent escalation and inflation variable cover * Office contents * Money cover * Broadform liability including cover for gratuitous advice, wrongful arrest and defamation * Trustees liability or D&O * Principal controlled Contractors liability for any one period of insurance in respect of alterations, additions and maintenance to the property * Building modifications * Employers liability * Machinery breakdown * Accidental damage * Theft of landlords’ fixtures and fittings * Electric motors and gate motors * Security guards * Burst pipes and the costs of locating the water leak including any water loss     **Optional Extensions**   * Solar PV, Inverter and Battery Cover   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Plant All Risk

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | **Key Benefits**   * Plant in transit – loading and unloading included * Claims preparation costs * Express delivery and overtime * Recovery costs     **Optional Extensions**   * Replacement plant hire * Loss of hire fees linked to hire agreement * Public liability cover – site and road risk exposure * Windscreen * Excess buy-down (own damage/total loss)   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |
|  |  |  |  |  |

# Contractor All Risk

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | **Key Benefits**   * General construction (malls and hospitals) * Office parks and warehouses * Roads * Sewerage, water, pipeline or electrical reticulation * Towers and reservoirs * Sectional Title (commercial and domestic complexes) * Private dwellings * Malls and hospitals     **Extensions**   * Public liability * Surrounding property * Claims preparation costs * Removal of debris * Removal of support   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# Hospitality (Guest houses, Small hotels, Boutique hotels, Game lodges, Lodges, Conference Centers, Wedding venues, Spas, Golf courses, Golf estates.)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Description, SUB-Sections & Details | Sum Insured | Included | Premium |
| Quote 1 Name | **Key Beneﬁts**   * Roadside Assistance * Damages to building & contents by wild animals * Bilking * Subsidence and landslip (limited) * Contamination of fish stocks * Grassed sporting facilities * Damage to landscaped gardens, water features and statues * Entire facility cover, including buildings, contents, motor vehicles and liabilities * Pollution, and attacks by sharks or other wild animals * Damage to external signs, blinds and canopies * Malicious damage under Fire * Geysers and water apparatus * Leakage of alcohol and beverages * Contents of fridges and freezers * Guest property following armed robbery * Franchise fee cover * Bomb scare cover - 10% of max sum insured * Ventilation failure * Loss of game due to veld fire * Prevention of access to the premises     **Optional Extensions**   * Event cancellation * Deterioration of stock * Machinery breakdown * Business interruption following machinery breakdown * Grass sporting facilities * Loss of specified tourist attraction * Fare-paying passenger liability * Broadform liability * Spread of fire * Theft by car jamming * Hunting liability * Breakout of wild animals * Relocation of game costs * Solar PV, Inverter and Battery Cover   Excess / First amount payable / Deductibles |  |  |  |
| Quote 2 Name |  |  |  |  |
| Quote 3 Name |  |  |  |  |

# GENERAL EXCEPTIONS

Examples:

* War, riot and terrorism
* Nuclear
* Computer losses

# GENERAL CONDITIONS

Examples:

* Misrepresentation, misdescription and non-disclosure
* Other insurance
* Cancellation
* Prevention of loss
* Fraud
* Breach of conditions