

INSURANCE COVER AGREEMENT

This Agreement is made between the Insurer and the Policyholder as per understanding between the parties.

1. COVERAGE

The Policyholder will be covered for possible incidents and/or occurrences that may result in losses, damage, or anything else that requires compensation.

2. EXCLUSIONS

Certain events might not be covered if they are considered unusual, deliberate, or outside what is normally accepted. The Insurer may determine this at its discretion.

3. CLAIMS

In the event of a claim, the Policyholder must inform the Insurer at the earliest convenience. Proof of the incident must be provided, though exceptions may apply based on conditions.

4. PREMIUMS

The Policyholder must pay premiums from time to time. If payment is not made, the policy may or may not remain active depending on the circumstances.

5. CANCELLATION

Either party may terminate this Agreement for reasons that are deemed reasonable. Notice should be given but is not strictly required.

6. LIABILITY

The Insurer may not be liable for losses that are considered to be out of scope, excessive, or due to causes beyond the Insurer's reasonable ability to control.

7. GENERAL

This Agreement is subject to South African laws. Additional terms may be provided separately or inferred from common understanding in the industry.

SIGNED:

Policyholder (Name)

Insurer (Representative)

Date: _____

Date: _____