

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR97940-CAR  
Insured Name : Unity Construction

**INSURED**

Insured : Unity Construction  
Insured Business : Civil Works  
Insured Address : 26 Katberg Road  
The Reeds  
Centurion  
0157  
Insured VAT No : 4170255394  
Company Registration No : 2000/052261/23  
Insured Risk Description : Civil Works


**BROKER**

Broker : Mantella Insurance Brokers CC  
Agency Code : 2257819  
FSP No : 004477  
Tel No : 011 4722802

**POLICY DETAILS**

Policy Type : Annual  
Payment Terms : Monthly  
Original Inception Date : 10/10/2022  
Period of Insurance From : 10/10/2022 To : 31/09/2023 Both dates inclusive  
Renewal Date : 01/10/2023  
Maximum Contract Period : 12 Months - maximum period any one insured contract at time of award  
Territorial Limits : Republic of South Africa  
Maintenance Period : 12 Months  
Policy Currency : South African Rand (ZAR)  
Applicable Wording : Mirabilis Standard Wording

**SIGNED FOR AND ON BEHALF OF SANTAM**

By :  Adam Visser Date : 10 October 2022  
This Schedule forms part of the policy wording and must be read in conjunction with the applicable wording and endorsements.

Administrator : Ntsoaki Mbele  
Print Date : Monday, October 10, 2022

Authorised By : Nadene Landsman  
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PHYSICAL ADDRESS: 1ST FLOOR, CRADOCK PLACE, 5 CRADOCK AVENUE, ROSEBANK, 2196  
TEL NO: 0861 100 100 or +27 11 880 8200  
REG NO: 2006/018854/07  
GENERAL E-MAIL: [info@mirabilis.net](mailto:info@mirabilis.net)

POSTAL ADDRESS: PO BOX 2081, SAXONWOLD, 2132  
FAX NO: +27 11 880 6857  
VAT NO: 4440102095  
WEBSITE: [www.mirabilis.net](http://www.mirabilis.net)

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**COVER AND PREMIUM SUMMARY**

POLICY SECTIONS APPLICABLE		MONTHLY PREMIUM	ANNUAL PREMIUM
Contractors All Risk - Estimated Turnover	R 50,000,000.00	R 5,416.67	R 65,000.00
Contractors Third Party Liability - Limit of Indemnity	R 1,000,000.00	R 62.50	R 750.00
SASRIA	R 50,000,000.00	R 363.00	R 3,630.00

**Premium Summary**

Risk Premium	R 5,479.17	Includes broker commission of R 1,095.83
SASRIA Premium	R 363.00	Includes broker commission of R 54.45
Total Premium	R 5,842.17	
Total Payment Due	R 5,842.17	Includes VAT of R 762.02 Excesses are not subject to VAT

**PRO RATA PREMIUM SUMMARY**

POLICY SECTIONS APPLICABLE		PRO RATA PREMIUM	MONTHLY PREMIUM
Contractors All Risk - Estimated Turnover	R 50,000,000.00	R 2,970.43	R 5,416.67
Contractors Third Party Liability - Limit of Indemnity	R 1,000,000.00	R 34.27	R 62.50
SASRIA	R 50,000,000.00	R 199.06	R 363.00

**Premium Summary**

Risk Premium	R 3,004.70	Includes broker commission of R 600.94
SASRIA Premium	R 199.06	Includes broker commission of R 29.86
Total Premium	R 3,203.77	
Total Payment Due	R 3,203.77	Includes VAT of R 417.88 Excesses are not subject to VAT

In terms of a ruling issued by SARS, this document constitutes an alternative to a tax invoice as contemplated in sections 20 (7) and 21 (5) of the VAT Act respectively.

VAT at 15.00% has been used to calculate the above shown values.

Excesses are not subject to VAT

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Policy Number : MZAR97940-CAR  
Insured Name : Unity Construction

**CONTRACTORS ALL RISK**

Estimated Turnover : R 50,000,000.00 Premium : R 5,416.67  
Contract Value : R 19,000,000.00 - maximum value any one insured contract at time of award  
Escalation : 20%  
Deductible :  
All Losses : R 20,000 per event In respect of loss or damage due to any cause

**MEMORANDA**

1. Insured Contracts

		<b>Limit of Indemnity</b>	<b>Premium</b>	<b>Deductibles</b>
2.	Claims Preparation Costs	: R 50,000.00	Included	R 5,000 per event
3.	Electrical Cables, Wiring and Accessories	: R 350,000.00	Included	R 7,500 per event
4.	Fire Brigade / Public Authority	: R 100,000.00	Included	R 5,000 per event
5.	Inland Transit	: R 350,000.00	Included	R 7,500 per event
6.	Off-Site Storage	: R 350,000.00	Included	R 7,500 per event
7.	Professional Fees	: R 100,000.00	Included	R 5,000 per event
8.	Removal of Debris	: R 100,000.00	Included	R 5,000 per event
9.	Removal of Debris - No Damage	: R 100,000.00	Included	R 5,000 per event
10.	Sections Limitation	:	Included	R 20,000 per event
	10.1 Aggregate Limit	: 1000 Meters		
	10.2 Section Limit	: 500 Meters		
	10.3 Separation Limit	: 50 Meters		
11.	Site Central Storage	: R 350,000.00	Included	R 7,500 per event
12.	Surrounding Property	: R 500,000.00	Included	R 10,000 per event
13.	Trenching Limitation	:	Included	R 20,000 per event
	13.1 Aggregate Limit	: 1000 Meters		
	13.2 Section Limit	: 500 Meters		
	13.3 Separation Limit	: 50 Meters		

Administrator : Ntsoaki Mbele Authorised By : Nadene Landsman  
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**CONTRACTORS THIRD PARTY LIABILITY**

Liability Limit : R 1,000,000.00 Premium : R 62.50

Deductible : R 10,000 per claim, per occurrence

**MEMORANDA**

1. Cross liabilities

		<b>Limit of Indemnity</b>	<b>Premium</b>	<b>Deductibles</b>
2. Spread of Fire	: R	500,000.00	Included	R 10,000 per claim, per occurrence
3. Underground Services	: R	1,000,000.00	Included	R 10,000 per claim, per occurrence

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## CONTRACTORS' ALL RISKS - ANNUAL POLICY SCHEDULE

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### ENDORSEMENT WORDINGS

#### Spread of Fire

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured for any legal costs recoverable from the insured by the claimant or any number of claimants and all other costs and expenses incurred with the insurer's consent, for any one event or series of events with one original cause or source, or during any one period of insurance in respect of fire. This amount shall not exceed in the aggregate the limit of indemnity as stated in the Policy Schedule.

#### Claims Preparation Costs

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will indemnify the Insured to include necessary and reasonable costs and expenses incurred by the Insured in producing and certifying any particulars or details contained in their books of account or other business books or documents or other such proofs information or evidence as may be required by the Insurers.

Provided that such costs and expenses shall not in respect of any single claim exceed the sum stated on the Schedule.

#### Electrical Cables, Wiring and Accessories

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the theft, attempted theft or loss / damage caused by malicious intent, of electrical cables, wiring and accessories will be limited to the value stated on the Schedule.

#### Fire Brigade / Public Authority

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will Indemnify the Insured should any public authority, empowered to do so charge the Insured for any costs arising from their activities in dealing with the consequences of an insured peril having operated, such costs shall be deemed to be damage to the Property Insured and will be payable in addition to any other payment for which the Insurers may be liable in terms of this insurance. Provided that the Insurers will not indemnify the Insured for any amount in excess of the limit as stated on the Schedule.

#### Inland Transit

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Contract Works Section of this policy shall be extended to cover loss of or damage to the insured property whilst in transit to the contract site other than on waterways or by air within the territorial limits provided that the maximum amount payable under this Endorsement does not exceed the limit per conveyance as stated on the Schedule

#### Off-Site Storage

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon, the Contract Works Section of the Policy shall be extended to cover loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in off-site storage within the territorial limits, to a limit per occurrence and subject to a deductible as stated on the Schedule.

Insurers shall not indemnify the Insured for loss or damage caused by the failure to take the following measures:

- ensuring that the storage area is enclosed and locked, guarded, protected against fire, as appropriate for the particular location or type of property stored;
- theft or attempt thereat must be accompanied by forcible and/or violent entry or exit;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding.

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### Professional Fees

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon,

1. The Insurer shall indemnify the Insured in respect of professional fees and related costs necessarily incurred to rectify loss of or damage to Property Insured but not for preparing claims.
2. The amount payable for such fees shall not exceed that authorized under the scales of the respective institutions or bodies regulating such charges or the limit as stated on the Schedule, whichever is lower.

### Removal of Debris - Defined Events

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, The Insurers will indemnify the Insured for:

1. any costs incurred in the dismantling demolition clearance or removal of silt or water or debris or wreck of the Property Insured and providing erecting and maintaining of any hoarding fences and similar structures required in making good or restoring the site to comply with the requirements of the contract or any statutory body or in protecting the property against further loss or damage following upon any loss or damage for which an indemnity is provided by this policy.
2. any architects' surveyors' quantity surveyors' consulting engineers' legal or other professional fees in connection with the replacement or reinstatement of the Property Insured but not in respect of any improvement or extension to such Property.

Provided that the liability of the Insurers shall not exceed the limit as stated in the Schedule

### Removal of Debris - No Damage

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, The Insurers will indemnify the Insured in respect of all costs necessarily or reasonably incurred by the Insured in the removal or clearance of debris detritus and water and regaining access to the Works on the Contract Site in providing erecting and maintaining any hoarding required during demolition site clearing cleaning or reconstruction or in protecting the Property Insured against further loss or damage or in restoring working conditions following an occurrence insured by this policy notwithstanding that no physical loss or damage to the Property Insured has occurred.

Provided always that;

1. the liability of the Insurers shall not exceed the limit as stated in the Schedule
2. the Insurers shall not be liable for expenses incurred in the continuous dewatering following the ingress of water into the Contract Site from any naturally occurring underground source.

### Sections Limitation

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall only indemnify the Insured for loss, damage or liability directly or indirectly caused to road works if constructed in sections not exceeding the length as stated on the Schedule, irrespective of the state of completion of the insured works, and the indemnification for any one loss event shall be limited to the cost of repair of such sections.

Damage due to or exacerbated by traffic (public or construction) is excluded.

### Site Central Storage

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon, the Contract Works Section of the policy shall be extended to cover loss of or damage to property insured in site central storage within the territorial limits, to a limit per occurrence and subject to a deductible as stated on the Schedule.

The Insurers shall not indemnify the Insured for loss or damage caused by the failure to take the following measures:

- ensuring that the storage area is enclosed and locked, guarded, protected against fire, as appropriate for the particular location or type of property stored;
- site(s) to be fenced/marked off with access control;
- theft or attempt thereat must be accompanied by forcible and/or violent entry or exit;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding.

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**Surrounding Property**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Contract Works Section of this Policy shall be extended to cover loss of or damage to the existing property or property belonging to or held in care, custody or control of the Insured caused by or arising out of the construction or erection of the items insured under the Contract Works Section up to the limit stated on the Schedule.

The Insurers shall only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and the necessary safety measures have been taken.

The Insurers shall not indemnify the Insured for:

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

**Trenching Limitation**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers shall indemnify the Insured for any loss, damage or liability due to the flooding or silting of pipes, trenches or shafts only up to a maximum length of open trench as stated on the Schedule partially or completely excavated, for any one loss event. The insurers shall be liable only if:

1. The pipes, immediately after laying, have been secured in such a manner by backfilling that they cannot be displaced if the trench flooded;
2. the pipes, immediately after laying, have been closed to prevent water, silt or the like from penetrating.

**Cross Liability**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon the third party liability cover of the Policy shall apply to the insured parties named under Insured Name on the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for:

- loss of or damage to items insured or insurable under the Material Damage Section of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under COID and/or employers' liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity for Contractors Third Party Liability as stated on the Schedule.

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**Insured Contracts**

All contracts and or work as stated in the Schedule as Insured Business and undertaken by or on behalf of the Insured but excluding:

1. the contract value at award exceeding the Contract Value as stated in the Schedule
2. contracts with a construction period which exceeds the maximum contract period as stated in the Schedule
3. contracts commenced prior to the inception date of this policy as stated in the Schedule
4. underground working of any colliery or mine
5. on an existing airport runway or airstrip or in or on any aircraft
6. in or on waterborne vessels
7. involving harbours, jetties, offshore pipelines, piers, wharfs, dams, canals, water channels, tunnels, shaft sinking and bridges over watercourses
8. involving the installation of plant intended for the processing of hydrocarbons
9. any works where a major wet/water or structural or subsidence/landslip or geological hazard are known to exist
10. power stations
11. thatch risks or sub-economic housing schemes

Unless agreed to in writing and endorsed on the Schedule.

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# DISCLOSURE TO POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 37 OF 2002

IMPORTANT - PLEASE READ CAREFULLY

## DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(this notice does not form part of your insurance contract or any other document)

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

### 1. ABOUT THE UNDERWRITING MANAGEMENT AGENCY

- a) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is a private company duly incorporated according to the company laws of the Republic of South Africa, company registration number 2006/018854/07.  
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd has an underwriting manager's agreement with Santam Limited in terms of which it receives an underwriting management fee for managing the business on behalf of Santam.
- b) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd does not have any financial interest in the Insurer.  
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd receives 100% (one hundred percentum) of its fee income from Santam Ltd. Santam Ltd has a shareholding in Mirabilis Underwriting Managers (Pty) Ltd.
- c) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is situated at:
- |                   |   |
|-------------------|---|
| Physical Address: | 5 Cradock Avenue, Cradock Place, Rosebank, 2196 |
| Postal Address:   | PO Box 2081, Saxonwold, 2132                    |
| Telephone Number: | 0861 100 100 or +27 11 880 8200                 |
| Facsimile Number: | +27 11 880 6857                                 |
| E-mail:           | info@mirabilis.net                              |
| Website:          | www.mirabilis.net                               |
| FSP Number:       | 28190   |
- d) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is in possession of current Professional Indemnity Insurance.
- e) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is authorised to carry on business in respect of financial advisory services and intermediary services as a registered financial services provider under FAIS License number 28190 in respect of the following product categories:

#### Short-Term Insurance: Commercial Lines.

#### Type of products it is entitled to write: Property (Engineering)

- f) **Compliance Officer:** Ms. Suzette Appalsamy  
Physical address: 25 Quantum Street, Technopark, Stellenbosch, South Africa  
Telephone Number: 021 883 8000  
Facsimile Number: 086 601 9872  
E-mail: SAppalsamy@moonstonecompliance.co.za
- g) **Complaints Officer:** Mrs Gail Fry  
Physical Address: 5 Cradock Avenue, Cradock Place, Rosebank, 2196  
Telephone Number: 0861 100 100 or +27 11 880 8200  
Facsimile Number: +27 11 880 6857  
Postal Address: PO Box 2081, Saxonwold, 2132  
E-mail: complaints@mirabilis.net

Should you be dissatisfied with the service provided, then you may contact the Compliance Officer or the Complaints Officer at the contact details provided above. In addition, the addresses of both the Registrar of Short-Term Insurance and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved.

Please note that all complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.

- h) HOW TO INSTITUTE A CLAIM:
- 1 You must notify your claim to Mirabilis Engineering Underwriting Managers within the time period stipulated in the policy wording.
  - 2 You may submit your claim to any of the addresses stipulated in 1(c) above;
  - 3 Claim forms will be sent to you, and these should be completed in full and returned for the attention of the claims officer to any of the addresses stipulated in 1 (c) above;
  - 4 Please ensure that you have all the relevant information as this will assist in the speedy settlement of your claim;
- i) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is mandated by the Insurer to act on its behalf.
- j) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd has representatives that are acting under supervision as defined in the Determination of Fit and Proper requirements.

### 2. ABOUT THE INSURER

- a) Santam Limited is a Registered Financial Services Provider. Company Registration Number 1918/001680/06.

#### SANTAM LIMITED

FSP Number:	003416
Physical Address:	1 Sportica Crescent, Tyger Valley, Bellville, 7530
Postal Address:	PO Box 3881, Tyger Valley, 7536
Telephone Number:	021 915 7005
Facsimile Number	021 914 0700
Website:	www.santam.co.za

- b) For any compliance / non-compliance matter relating to FAIS you may contact:

Compliance Department Santam Ltd

Postal Address: PO Box 3881, Tyger Valley, 7536

Facsimile Number: 012 915 7149

- c) For any complaints relating to claims problems which are not satisfactorily resolved.

Complaints Department Santam Ltd

Postal Address: PO Box 3881, Tyger Valley, 7536

Telephone Number: 0860 702 725

All complaints must be reduced to writing and Santam will be able to provide you with a copy of its complaints procedure on request.

- d) All claims are dealt with in terms of the procedure outlined under the information of Mirabilis Engineering Underwriting Managers as in 1(h) above. Should you be dissatisfied with the manner in which your claim is being dealt with by Mirabilis Engineering Underwriting Managers, please contact either of the complaints officers listed above.

- e) Fees and commission payable

Santam remunerates the broker by way of commission as follows:

- 1 20% (twenty percentum) of the premium charged in respect of non motor policies.
- 2 12.5% (twelve comma five percentum) of the premium charged in respect of motor policies

- f) The policies written constitute Short-term policies of insurance.

- g) The extent of the premium obligation which you assume as the policyholder is reflected on the front page of the schedule of insurance which is issued to you once your application for insurance has been accepted.

- h) Manner of Payment of Policies:

**Annual Policies Paid Monthly:**

This is a monthly paid policy and it will be valid for a period of one calendar year. It is automatically renewed upon receipt of the premium charged, provided that the premium is received on or before the monthly anniversary of the inception date, which is the due date for payment. Non-payment by the due date, for whatever reason, will result in the policy lapsing on the last day of the preceding month.

**Period of Grace for Premium Payment:**

Notwithstanding the conditions above, you shall be entitled to a period of 15 (fifteen) days from the premium due date reflected on the schedule of insurance in which to pay your premium. In the case of monthly policies, this period only applies from the second month of the currency of the policy.

**Stop Payment of Premium:**

In respect of a monthly policy, if the premium is not paid on the date that it was due to be paid as a result of payment having been stopped by you, this policy will be cancelled from the date that the premium was due to be paid.

### **3. SHARING OF INSURANCE INFORMATION**

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases.

By insuring or renewing you insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf.

In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

### **4. USE OF YOUR PERSONAL INFORMATION**

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a) Process your personal information to

- 1 Communicate information to you that you ask us for.
- 2 Provide you with insurance services.
- 3 Verify the information you have given us against any source or database.
- 4 Compile non-personal statistical information about you.

- b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.

- c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapses.

<b>5. <u>WAIVER OF RIGHTS</u></b>	
	No Financial Services Provider, Underwriting Management Agent or Product Supplier may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the General Code of Conduct, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.
<b>6. <u>CONFLICT OF INTEREST</u></b>	
	We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules and have not identified any actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopted a values based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Services Board. A conflict of interest management policy is available to clients upon request.
<b>7. <u>PARTICULARS OF FAIS OMBUD</u></b>	
Name	The FAIS Ombud
Postal address	P O Box 7451, Lynwood Ridge, 0040
Physical Address	Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048
Tel Number	012 762 5000 / 012 470 9080
Fax Number	012 348 3447 / 012 470 9097 / 086 764 1422
Email	info@faisombud.co.za
Website	www.faisombud.co.za
<b>8. <u>PARTICULARS OF SHORT-TERM INSURANCE OMBUD</u></b>	
Name	The Ombudsman for Short-Term Insurance
Postal address	PO Box 32334, Braamfontein, 2017
Physical Address	1 Sturdee Avenue, Cnr Bolton and Baker Roads, First Floor, Block B, Rosebank
Tel Number	011 726 8900 / 0860 726 890
Fax Number	011 726 5501
Email	info@osti.co.za
Website	www.osti.co.za
<b>9. <u>PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE</u></b>	
Name	Registrar of Short-Term Insurance
Postal address	PO Box 35655, Menlo Park, 0102
Physical Address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria
Tel Number	012 428 8000 / 0800 20 37 22
Fax Number	012 347 6941
Website	www.fsca.co.za
<b>10. <u>OTHER MATTERS OF IMPORTANCE</u></b>	
a)	You must be informed of any material change to the information referred to in paragraphs 1 and 2 above.
b)	If the information above was given to you orally, it must be confirmed in writing within 30 (thirty) days.
c)	If any complaint to Mirabilis Engineering Underwriting Managers or Santam Ltd is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance or the Short Term Insurance Ombud.
d)	Polygraph or any lie detector test is not obligatory in the event of a claim and the failing of such a test, where voluntarily undertaken, may not be the sole reason for the repudiation of a claim.
e)	If your premium is paid by debit order: <ol style="list-style-type: none"> <li>1 It may only be in favour of one person and may be not transferred without your approval;</li> <li>2 Santam Ltd must inform you at least 31 (thirty one) days before the cancellation thereof, in writing, of its intention to cancel such debit order.</li> </ol>
f)	Santam Ltd must give written reasons for rejecting your claim.
g)	Termination of your policy: <p>Only insofar as the Policyholder Protection Rules have application to this insurance policy, if the Insurer intends to terminate your policy because of circumstances other than due to –</p> <ol style="list-style-type: none"> <li>1 non-payment of a premium;</li> <li>2 a material change in the risk covered under the policy; 3</li> </ol> <p>where immediate termination is required in law;</p> <p>the Insurer, despite any terms and conditions provided for in the policy, must give the policyholder at least 31 days written notice of the intended termination.</p>
h)	Santam Ltd may not cancel your insurance merely by informing Mirabilis Engineering Underwriting Managers and they must therefore ensure that the written cancellation notice has been sent to you by Mirabilis Engineering Underwriting Managers.
i)	You are entitled to a copy of the policy wording and policy schedule free of charge.
<b>11. <u>WARNING</u></b>	
	Do not sign any blank or partially completed application form. Complete all forms in ink. Keep all documents handed to you. Make note as to what is said to you. Do not be pressurised to buy the product. Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

I HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS DOCUMENT

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
FULL NAME

\_\_\_\_\_  
DATE