

Date: 15/08/2025

CONRAD SCHOEMAN MAKELAARS (FREEFALL TRADING 1007 CC T/AS)

PO BOX 1550

BETHLEHEM

9700

By e-mail underwriting2@schoemanbrokers.co.za

Policy No: CIA 133-947

Insured: THE PADDOCKS BODY CORPORATE

Broker: CONRAD SCHOEMAN MAKELAARS (FREEFALL TRADING 1007 CC T/AS)

Dear Broker

AMENDED 2025 RENEWAL

We refer to your e-mail of 12 August 2025 and enclose herewith an amended renewal schedule as requested.

Yours faithfully



ILSE ORTON
UNDERWRITER
ilse@cia.co.za

POLICY SCHEDULE

Company: **COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148**

Administrators: COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD

Policy No: CIA 133-947

Office: 4 BLOEMFONTEIN

Broker: 03208 CONRAD SCHOEMAN MAKELAARS (FREEFALL TRADING 1007 CC T/AS)
FSP Licence No: 37941

The Insured: **THE PADDOCKS BODY CORPORATE**

Postal Address: NAAUWPOORT

Territorial Limits: All premises as stated in each section owned or occupied or used by the insured for the purposes of the Business, all situated in the Republic of South Africa.

The Business: Sectional Title / Body Corporate

Policy Inception Date: 1/09/2024

Period of Insurance: (a) From 1/09/2025 to 31/08/2026 (both dates inclusive).
(b) This policy is renewable on a MONTHLY basis and the premium is payable by monthly debit order.

Anniversary Date: 1/09/2026

SIGNED at BLOEMFONTEIN on 15 August 2025.

On behalf of the Company


Commercial and Industrial Acceptances (Pty) Ltd
P.O. Box 38475, Langenhoven Park, 9330
Tel No: 051 447 0146 Fax No: (086) 513-3745 e-mail: riana@cia.co.za
Reg No: 2000/019340/07 VAT No: 4540194349 FSP No: 13890

PREMIUM SUMMARY

Policy No: **CIA 133-947**
Insured: THE PADDOCKS BODY CORPORATE

Policy Sections In Force	Additional Premium	Monthly/Renewal Premium	Refund Premium
Community Living Insurance Policy	0.00	4,484.47	0.00
Fidelity and Computer Crime Policy	0.00	216.01	0.00
Insurer Risk Premium	0.00	4,700.48	0.00
(VAT included in premium)	0.00	613.11	0.00
Fees			
Broker Fee	0.00	0.00	0.00
(VAT included in fees)	0.00	0.00	0.00
SASRIA	0.00	239.14	0.00
(VAT included in SASRIA)	0.00	31.19	0.00
TOTAL	0.00	4,939.62	0.00

Endorsement Details

AMENDED RENEWAL 2025/20226

Banking Details used for your Debit Order

Bank: FIRST NATIONAL
Branch: 250655 UNIVERSAL
Account: *****6558 Current Account
Acc Holder: THE PADDOCKS BODY CORPORATE
Date of Debit: 1st

- (1) In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.**
COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148, Reg No: 1994/003010/06, VAT No: 4150143289. P.O. Box 37226, Birnam Park, Johannesburg, 2015 COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD, VAT No: 4540194349.
CONRAD SCHOEMAN MAKELAARS (FREEFALL TRADING 1007 CC T/AS), VAT No: 4420259709.
 - (2) All sums insured and premiums are inclusive of VAT at 15.00%. Excess is not subject to VAT.**
 - (3) This policy schedule must be read in conjunction with the full policy wording which contains information about cover, conditions, warranties and exceptions.**
- At first issue of this policy (or any section thereof) please check to ensure that all pages of all included sections are contained in this document. If you did not receive a copy of the policy wording due to an administrative error, please contact your broker to rectify the error.**
 - At renewal or revision, policy wordings will not be re-issued. This schedule will be updated and re-issued as necessary together with any section schedule, which may have changes.**
 - Wherever endorsements appear on any schedule page these shall be subject otherwise to the Terms, Exceptions and Conditions of the Policy.**

SASRIA Computation**Name of Insured:** THE PADDOCKS BODY CORPORATE

Section	Sum Insured	Rate	Premium
F1			
Community Living Insurance Policy			
1: NAAUWPOORT STREET, CLARENS, 9707	56,828,613	0.000363%	206.29
Loss of Rent	17,048,584	0.000363%	10.31
Escalation: Current insurance period	5,682,861	0.000073%	4.13
Escalation: Further reinstatement period	6,251,147	0.000036%	2.27
2: NAAUWPOORT STREET, CLARENS, 9707 - Unit 20 - Solar System	2,679,444	0.000363%	9.73
Loss of Rent	803,833	0.000363%	0.49
Escalation: Current insurance period	267,944	0.000073%	0.19
Escalation: Further reinstatement period	294,739	0.000036%	0.11
Contents	200,000	0.000363%	0.73
Claims preparation costs and fees	50,000	0.000363%	0.18
SASRIA Coupon Minimum & Free Extensions			
Claims preparation costs and fees	-50,000		-0.18
Escalation: Current insurance period	-100,000		-0.07
Escalation: Further reinstatement period	-100,000		-0.04
	<u>89,857,166</u>		<u>234.14</u>
MON			
Community Living Insurance Policy			
Money	25,000		5.00
	<u>25,000</u>		<u>5.00</u>
TOTAL SASRIA			<u>239.14</u>

Community Living Insurance Policy			
Details		Sum Insured / Limit of Indemnity	Premium
SECTION A - BUILDINGS AND CONTENTS			
The cover provided by this section is on an All Risks basis, including Subsidence and Landslide. Refer to the policy wording for Terms, Conditions and Exclusions.			
Residential Sections			
Building			
1	NAAUWPOORT STREET, CLARENS, 9707	R56,828,613	R3,810.16
	Roof Construction: Standard - Wall Construction: Standard		
	No of Units: 23		
2	NAAUWPOORT STREET, CLARENS, 9707 - Unit 20 - Solar System	R2,679,444	R209.50
	Roof Construction: Standard - Wall Construction: Standard		
	No of Units: 1		
	Contents	R200,000	
	Tenants Fixtures and Fittings	R NIL	
	Specified Items		
Commercial Sections			
	Tenants Fixtures and Fittings	R NIL	
	Specified Items		
Extra Cover following Damage			
	Arson, theft, vandalism or malicious damage reward	R10,000	
	Emergency accommodation : up to R 2,000 per day per unit	R10,000	
	Escalation current insurance period	10%	
	Escalation further reinstatement period	10%	
	Generator hire	R15,000	
	Home modifications following disability	R20,000	
	Landscaped gardens	R15,000	
	Loss of rent , removal costs & alternative accommodation	30%	
	Removal and storage costs of undamaged household contents	R5,000	
	Meeting room hire	R2,500	
	Pets	R5,000	
	Removal of trees	R10,000	
	Restoration of records	R5,000	
	Security guards	R15,000	
	Water removal & dehumidifying - without our consent	R5,000	
Extra Cover			
	Building materials awaiting installation	R15,000	
	Fidelity guarantee	R50,000	
	Intercom system sim card	R5,000	
	Loss of water	R5,000	
	Medical, trauma and funeral costs		
	Medical costs	R10,000	
	Trauma costs	R1,000	
	Funeral costs	R10,000	
	Money	R25,000	
	Replacement of locks, keys, tags & remote control access devices	R5,000	
	Title deeds	R5,000	

Optional Extra Cover			
Environmental upgrade			R NIL
SASRIA EXTENSION: Security costs - prior to a loss (Imminent Danger)			R NIL
SASRIA EXTENSION: Security costs - protection of property during and after a loss			R NIL
Limitations to the Cover			
Power surge			R50,000
Theft of exterior fixtures and fittings / Theft without forcible and violent entry			R20,000
Section A Buildings and Contents - Excesses			
Lightning damage	10% of Claim minimum R2,000		
Storm, wind, water, hail and snow	10% of Claim minimum R2,500		
Water damage to laminated and wooden floors	10% of Claim minimum R2,500 cumulative to all other excesses		
Power surge	10% of the claim minimum R2,000		
Subsidence and Landslide	1% of the sum insured minimum R1,000		
Theft of exterior fixtures and fittings / Theft without forcible and violent entry	10% of the claim minimum R2,000		
Basic / All other claims	R1,000		
Fire: Regardless of the origin of the fire, if the alternative energy system is damaged	10% of the claim, minimum R1,000, max R50,000		
Fire: When the alternative energy system is undamaged	R1,000		
SECTION B - GEYSERS			
Replacement			
Increased Geyser Limits		Yes	R349.80
- Up to 75 litre			R11,700
- 100 to 150 litre			R12,000
- 200 litre			R14,500
- 250 to 300 litre			R22,700
SECTION 24 16L GAS GEYSER R8100 INCLUDED			
Repairs			R2,400
The above limits can be increased for any electrical, solar system or heat pump at an additional premium			
Section B Geyser - Excesses			
Replacement	R1,500		
Resultant water damage following replacement	R500		
Repair	R500		
Resultant water damage following repair	R500		
Water damage to laminated and wooden floors	10% of Claim Minimum R2,500 cumulative to all other excesses		
Extra Cover			
Environmental upgrade			R2,000
Optional Extra Cover			
Geyser excess Buyback		No	
Enhanced Geyser Benefit		No	
SECTION C - LIABILITY			
Claims Occurrence basis		R100,000,000	R115.01
RETROACTIVE DATE : 36 months immediately prior to the inception date of this policy			

Extra Cover		
Contingent motor cover		R2,500,000
Section C Liability - Excess		
All claims	R1,000	
SECTION D - TRUSTEES / DIRECTORS INDEMNITY		
Claims Made basis		R10,000,000
RETROACTIVE DATE : Policy Inception Date:		
Section D - Trustees / Directors Indemnity - Excess		
All claims	R1,000	
SECTION E - EMPLOYERS LIABILITY		
Claims Made basis		R10,000,000
RETROACTIVE DATE : Policy Inception Date:		
Section E Employers Liability - Excess		
All claims	R1,000	
SECTION F - MACHINERY BREAKDOWN		
All machinery as defined in the wording		R50,000
Specified Items		
Section F - Machinery Breakdown - Excess		
All claims	R1,000	
SECTION G - PERSONAL ACCIDENT		
Voluntary Workers		
Death		R50,000
Total and permanent disablement		R50,000
Assault		
Death		R10,000
Total and permanent disablement		R10,000
Specified persons		
GENERAL		
Claims preparation costs and fees		R50,000
SASRIA COVER		
<p>This is to certify that the property insured is also insured with the South African Special Risks Insurance Association (SASRIA) against loss or damage caused by riot or similar events in accordance with the terms and conditions of the SASRIA policy wording, copy of which is attached to the schedule. The property sum insured is reflected on the policy schedule however, the SASRIA compensation is limited to R 500 million (excluding VAT). Please refer to 'Compensation' in the SASRIA wording attached for more details. Additional SASRIA cover above R500 million up to the amount of R1 Billion can be bought at an additional premium.</p>		
SANCTION LIMITATION AND EXCLUSION CLAUSE		
<p>We will not be deemed to provide cover or be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>		

Additional Memorandums Applicable:

00284 This endorsement is effective from 1/09/2024

ELECTRICITY GRID FAILURE OR INTERRUPTION

Notwithstanding any provision of this policy, including any exclusion, extension or any provision which would otherwise override a general exclusion, this policy does not cover any legal liability, loss, damage, claim, cost, expense or other sum of any nature, including any consequential loss in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, arising out of or resulting from an Electricity Grid Failure or Interruption.

Electricity Grid Failure or Interruption means any occurrence howsoever caused which results in the widespread interruption, withholding, suspension, blackout and/ or failure of electricity supply to users at a national, provincial, regional, or municipal level at the same approximate time.

00366 This endorsement is effective from 1/09/2024

POWER SURGE PROTECTION DEVICE - SPECIFIED ITEMS ABOVE R 100,000.00

You warrant that a suitable power surge protection device has been installed on the main electrical distribution board by a registered electrician who has provided a Certificate of Compliance for the installation.

Should you, your tenant or anyone else occupying the property not adhere to this warranty, our liability in respect of power surge damage will be limited to R 50,000.

For the purpose of this warranty the Tenants clause: "This **policy** will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner" is hereby deleted.

00404 This endorsement is effective from 1/09/2024

Alternative Electricity Warranty:

You warrant all the following regarding any alternative electricity generation or storage system (incorporating any form of solar panel, inverter, battery, or generator) installed in a unit or on the common property at the insured property, irrespective of whether you, your tenant, or anyone else initiates or authorises the installation thereof:

1. The system has a maximum generation and storage capacity of 6kW or less, unless declared to us and noted in the policy schedule.
2. The system includes no more than one battery, unless declared to us and noted in the policy schedule.
3. The system has been installed and tested by a qualified electrician in compliance with all applicable legislation and manufacturer's guidelines.
4. A valid electrical certificate of compliance and test report for the system have been issued and are available for inspection.
5. No combustible material is stored within two meters of any inverter or battery.

We will not be liable for any physical loss or damage to the insured property or any portion thereof, caused or made worse by a breach of this warranty.

For the purpose of this warranty the Tenants clause: This policy will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner under Section A is hereby deleted.

00406 This endorsement is effective from 1/09/2024

Lightning restriction Alternative Energy Systems:

Any **damage** to alternative energy systems caused by lightning is limited to R50 000 unless the alternative energy system is listed as a specified item in the policy schedule or the power surge limit has been increased and an additional premium has been paid. If the power surge limit has been increased the most we will pay for lightning strike or power surge is the power surge limit stated in the policy schedule.

00461 This endorsement is effective from 1/09/2025

GAS WATER HEATER AND GAS INSTALLATION WARRANTY

You warrant that any gas water heater and gas installation/fixed appliance at the insured premises, is approved and installed in accordance with the provisions of the SABS Regulation SANS (South African National Standards) 1539 and 10087, and that the installation certificate has been issued by an approved installer.

We will not pay for any loss or damage directly or indirectly caused by, resulting from, or made worse by a breach of this warranty by you, or your tenant, or anyone else occupying the property.

For the purpose of this warranty the Tenants clause: "This **policy** will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner" is hereby deleted.

00465 This endorsement is effective from 1/09/2025

THATCH LAPA REQUIREMENTS

You warrant that:

At least 1x 4.5kg Dry powder fire extinguisher is installed near the Lapa. The extinguisher is serviced annually by an SAQCC registered technician.

We will not pay for any loss or damage directly or indirectly caused by, resulting from, or made worse by a breach of this warranty by you, or your tenant, or anyone else occupying the property.

For the purpose of this warranty the Tenants clause: "This **policy** will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner" is hereby deleted.

00524 This endorsement is effective from 1/09/2025

SPECIFIED ITEM -THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY / THEFT OF EXTERIOR FIXTURES AND FITTINGS AND POWER SURGE LIMITATION

The limitation in respect of theft without forcible and violent entry / theft of exterior fixtures and fittings and power surge is hereby deleted in respect of specified items.

In respect of power surge, we will not pay for:

- a) damage covered by any guarantee, service contract, purchase contract or any purchase agreement;
- b) any item used by the occupant of the building as a tool of trade;
- c) batteries or inverters that have exceeded their guarantee/ warranty period or cycles;
- d) damage to any solar, inverter or battery system that has not been installed by a registered electrician and for which a Certificate of Compliance cannot be provided to us.

Additional Memorandums Applicable:

Memo No	Description	Effective Date
00284	ELECTRICITY GRID FAILURE OR INTERRUPTION	1/09/2024
00366	POWER SURGE PROTECTION DEVICE - SPECIFIED ITEMS ABOVE R 100,000.00	1/09/2024
00404	Alternative Electricity Warranty:	1/09/2024
00406	Lightning restriction Alternative Energy Systems:	1/09/2024
00461	GAS WATER HEATER AND GAS INSTALLATION WARRANTY	1/09/2025
00465	THATCH LAPA REQUIREMENTS	1/09/2025
00524	SPECIFIED ITEM -THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY / THEFT OF EXTERIOR FIXTURES AND FITTINGS AND POWER SURGE LIMITATION	1/09/2025

Endorsements (last 6):

End. No	Description	Effective Date
00001		1/09/2024

Fidelity and Computer Crime Policy**Inception Date: 2024/09/01**

Details	Limit of Indemnity	Premium
SECTION A - THEFT, FRAUD, DISHONESTY AND COMPUTER CRIME		
Loss of funds	R385,000	R216.01
Retroactive date	2024/09/01	
Managed by: SELF-MANAGED		
Extra Cover		
Contractual penalties	10% of SI	
Cost of recovery	R10,000	
Reinstating office records	R10,000	
Claims preparation costs and fees	R10,000	
SECTION B - DATA PROTECTION AND DATA DAMAGE EXPENSES		
Data protection	R1,000,000	
Retroactive date	2024/09/01	

Warranty

You warrant that at the inception of the cover under the Fidelity and Computer Crime Policy or any later date where the sum insured is increased, there are no known claims or circumstances that may give rise to a claim.

You warrant that the insured is a community scheme as defined in the Community Schemes Ombud Services Act (9 of 2011) as amended from time to time, incorporating the shared ownership land and buildings or parts thereof.

You warrant that you will notify us immediately if the Managing Agent/Property Practitioner and any persons dealing with the funds, as noted on the proposal form, have changed.

Should a claim arise and there is evidence that you did not adhere to the above warranty, we will not be liable for any claim under this policy.

Endorsements (last 6):**00248 This endorsement is effective from 1/09/2024****ANNUAL AUDIT REQUIREMENT**

You warrant that:

You comply with all statutory obligations, laws and regulations and legislation as per General Conditions and Provisions 1. Acts and Regulations.

Should you not adhere to the above warranty, we will not be liable for any loss where such failure to adhere to the warranty is material to the loss.

00292 This endorsement is effective from 1/09/2024**Cover Restriction on Funds**

This policy covers the funds belonging to the community scheme but specifically excludes any funds derived from the provision of accommodation, rentals, recreational activities, club fees or any type of hospitality, retail, or other commercial income.

00416 This endorsement is effective from 1/09/2024**Authorised managing agents /property practitioners**

You warrant that only the following persons are authorised, or have access to control, manage, and administer the funds of the body corporate or company.

- Susara Getruida de Clerk

Any person not listed above will be excluded from cover and we will not be liable for the loss of any funds.

**PARTICIPATION QUOTA SCHEDULE FOR
THE PADDOCKS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
NAAUWPOORT STREET, CLARENS, 9707												
1	10	110.00	3.7479	2,181,820	180.74	0	0.00	0	0.00		2,181,820	180.74
2	9	127.00	4.3271	2,519,010	208.67	0	0.00	0	0.00		2,519,010	208.67
3	4	126.00	4.2930	2,499,175	207.03	0	0.00	0	0.00		2,499,175	207.03
4	3	126.00	4.2930	2,499,175	207.03	0	0.00	0	0.00		2,499,175	207.03
5	2	110.00	3.7479	2,181,820	180.74	0	0.00	0	0.00		2,181,820	180.74
6	1	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
7	5	109.00	3.7138	2,161,985	179.09	0	0.00	0	0.00		2,161,985	179.09
8	6	109.00	3.7138	2,161,985	179.09	0	0.00	0	0.00		2,161,985	179.09
9	7	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
10	8	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
11	11	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
12	12	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
13	13	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
14	14	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
15	17	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
16	18	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
17	21	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
18	22	125.00	4.2589	2,479,341	205.39	0	0.00	0	0.00		2,479,341	205.39
19	24	127.00	4.3271	2,519,010	208.67	0	0.00	0	0.00		2,519,010	208.67
20	23	127.00	4.3271	2,519,010	208.67	0	0.00	0	0.00		2,519,010	208.67
22	19	126.00	4.2930	2,499,175	207.03	0	0.00	0	0.00		2,499,175	207.03
23	16	111.00	3.7819	2,201,655	182.38	0	0.00	0	0.00		2,201,655	182.38
24	15	126.00	4.2930	2,499,175	207.03	0	0.00	0	0.00		2,499,175	207.03
Common Property				1,112,869	74.61						1,112,869	74.61
Rounding					0.07		0.00		0.00			0.07
Sub Total	2,809.00	95.7065		56,828,613	4,690.14	0	0.00	0	0.00		56,828,613	4,690.14
NAAUWPOORT STREET, CLARENS, 9707 - Unit 20 - Solar System												
21	20	126.00	4.2930	2,679,444	249.49	0	0.00	0	0.00	INCLUDES €	2,679,444	249.49
Common Property is included in the above Sum Insured				0	0.00						0	0.00
Rounding					-0.01		0.00		0.00			-0.01
Sub Total	126.00	4.2930		2,679,444	249.48	0	0.00	0	0.00		2,679,444	249.48
Total	2,935.00	100.0000		59,508,057	4,939.62	0	0.00	0	0.00		59,508,057	4,939.62

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document)

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

CLAIMS

1.1 **Claims must be reported as soon as possible, no later than 31 days of the event which gives rise to a claim, and full details thereof must be submitted:**

- through your broker, whose details are provided below, or
- online at cia.co.za/claim/ or by e-mail: claims@cia.co.za, or by calling 0861 242 777;

1.2 for a **Geyser Emergency, call 0861 242 911** or send a Whatsapp message to **066 586 7763**

1.3 All reasonable steps to prevent further damage or loss should be taken.

1.4 Notify the SAPS within 24 hours of any loss or theft of property. The police report number should be forwarded to us.

THE INTERMEDIARY (BROKER)

2.1 Name, physical address, postal address and telephone number

Broker: CONRAD SCHOEMAN MAKELAARS (FREEFALL TRADING 1007 CC T/AS)
Physical address: 35 MURRAY STREET BETHLEHEM 9701
Postal address: PO BOX 1550 BETHLEHEM 9700
Telephone: 058 303 3698
Fax: 058 303 2607
e-mail: rickus@schoemanbrokers.co.za
FSP No: 37941

2.2 You, as our client, acknowledge that you have authorised THE INTERMEDIARY(BROKER) to act as your agent and to accept all notices that are intended for you. This includes policy schedules and wordings, renewals, notices relating to risk requirements, cover restrictions, cancellations, failed debit orders and all claim notifications.

2.3 Legal status and any interest in the Insurer

You, as our client, have the right to the following information from your intermediary:

- a. Legal status of the intermediary.
- b. Whether your intermediary has a shareholding in excess of 10% with any Insurer.
- c. Whether the intermediary has placed business in excess of 30% with any Insurer in the preceding year.

2.4 Your intermediary must advise you whether they have Professional Indemnity insurance in force.

2.5 The intermediary Complaints Policy and Conflict of Interest Policy must be obtained from the broker.

2.6 Any information provided verbally must be confirmed in writing within 31 days.

2.7 Commission on the premium payable to your intermediary of R 940.10 per month and Sasria Commission is R 28.70 per month and intermediary (Broker) Fee is R0.00

2.8 You, as the insured, confirm that where applicable you have authorised the intermediary (broker) to deduct a broker fee for services not otherwise remunerated through commission.

THE UNDERWRITING MANAGER acting on behalf of the Insurer

3.1 Name, physical address, postal address and telephone number

Company: COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD
Registration No: 2000/019340/07
Postal address: PO Box 615 Bedfordview 2008
Physical address: 13E Riley Road Bedfordview 2008
Telephone: 0861-242-777
Fax: 086 613 6684
e-mail: mail@cia.co.za web: cia.co.za
FSP License No: 13890
License Categories: Advice and Intermediary Services for Non-Life Commercial / Personal Lines
Insurances: Professional Indemnity and Fidelity cover are in place
Subsidiary Company: Yes
Compass Insurance Company has a majority shareholding in COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD
Receive more than 30% of income from Insurer: Yes
Conflict of Interest Policy: cia.co.za/legal
Complaints Policy: cia.co.za/legal
Compliance Company: Associated Compliance (Pty) Ltd
Compliance Practice No: 6377
Telephone: 011 678 2533
Address: Work Central 1st Floor, Bel Air Shopping Centre Bellairs Drive, Northriding, Johannesburg 2169
e-mail: info@associatedcompliance.co.za

Tip Off's Anonymous 0800 003 228

3.2 Commercial & Industrial Acceptances (Pty) Ltd acts as an Underwriting Manager on behalf of Compass Insurance Company Limited in terms of a Binder Agreement.

3.3 Commercial & Industrial Acceptances (Pty) Ltd is paid a binder fee by Compass Insurance Company Limited and may also receive a profit commission from Compass Insurance Company.

3.4 Your Intermediary and/or Underwriting Manager noted above should always be your first point of contact if you have a query, claim or complaint.

- 3.5 Details of how to institute a complaint:
- Complaints can be referred either to the complaints department on complaints@cia.co.za or to the compliance officer as shown above.
 - The Complaints Procedure can be found on cia.co.za under 'legal'.
 - If any complaint to the Insurer or Intermediary is not resolved to your satisfaction, you may submit the complaint to the National Financial Ombud Scheme or to the FAIS Ombud
 - No claim will be payable after the expiry of 24 (twenty four) months unless the claim is subject to legal action. Legal action must commence within 6 (six) months of the rejection of a claim.
- 3.6 Type of policy: Sectional Title / Body Corporate
- 3.7 In respect of Annual policies, the premium as specified in the attached schedule must be paid on or before the inception/renewal date. In respect of Monthly policies, the premium as specified in the attached schedule will be collected by debit order either on the 1st working day of the month or the 15th, as selected by you.

5. **THE INSURER**

Name, physical address, postal address and telephone number

Company: COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148
Physical address: 5th Floor 90 Rivonia Road Sandton, Gauteng 2196
Postal address: P.O. Box 37226 Birnam Park Johannesburg 2015
Telephone: 011 745 8333
Fax: 011 745 8444
FSP No: 12148
Categories of License: Non-Life Commercial/Personal Lines
Compliance Officer: Adel Walker
Telephone: 011 745 8333
Fax: 011 745 8444
e-mail: customercare@compass.co.za
Complaints Policy: compass.co.za/governance/

6. **SASRIA**

Company: Sasria SOC Limited
Registration No: 1979/000287/30
Physical address: 36 Fricker Road, Illovo, Sandton, 2196
Postal address: P.O. Box 653367, Benmore, 2010
Telephone: (011) 214 0800
Fax: (011) 447 8630
FSP: 39117
e-mail: contactus@sasria.co.za
Compliance Officer: Mr Mziwoxolo Mavuso
Address: Sasria SOC Limited, P O Box 653367, Benmore
Telephone: (011) 214 0800
Compliance e-mail: mziwoxolom@sasria.co.za

OTHER MATTERS OF IMPORTANCE

7. **General**

- 7.1 Your Insurer may cancel your insurance policy or impose special terms in accordance with the General Conditions and Provisions as set out in the policy wording.
- 7.2 You must check your policy schedule to ensure that the items insured, their description and values are those you gave to us.
- 7.3 You must advise any change to the description, use, occupation or value of the item insured as soon as reasonably possible to ensure that you are correctly insured.
- 7.4 Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.
- 7.5 If you are not sure about, or do not understand any part of your policy, please contact the Intermediary at the above address.

8. **Warning**

- 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.
- Don't be pressurised to buy the product.
- Incorrect information or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance.

9. **Particulars for the National Financial Ombud Scheme South Africa who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance Intermediary and/or the Insurer:**

National Financial Ombud Scheme South Africa
110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
Tel: 0860 800 900
e-mail: info@nfosa.co.za
website: nfosa.co.za

10. **Particulars for the Financial Advisory and Intermediary Services Ombudsman:**

FAIS Ombudsman
P.O. Box 74571, LYNWOODRIF, 0040
Tel: 012 762 5000
e-mail: info@faisombud.co.za
website: faisombud.co.za

11. **Particulars of the Financial Sector Conduct Authority (FSCA)**

P.O. Box 35655, MENLO PARK, 0102
Tel: 012 428 8000