



## POLICY SCHEDULE

### Details Of Insured

<b>The Insured</b>	: African Creative Investments Pty Ltd t/as Coffeebeans Routes / Creative Travel Africa	<b>Physical address</b>	: 2nd Floor, Dover House, 44 Orange St GARDENS 8001
<b>Cell</b>	: 0794958782		
<b>Email</b>	: harris@coffeebeansroutes.com		
<b>Business description</b>	: Coffeebeans Routes – tour operator operating in Cape Town, Joburg, Kigali, Nairobi, Kampala and Creative Travel Africa – specialist destination management company operating in SA, Tanzania, Rwanda, Kenya, Uganda, Ethiopia, Swaziland and all activities of the Insured related thereto.	<b>Postal address</b>	: 2nd Floor, Dover House, 44 Orange St GARDENS 8001

### Broker Details

<b>Intermediary</b>	: TRUM Africa Limited (South Africa)	<b>Physical address</b>	: No 10 Rydale Vale Office Park Douglas Saunders Drive La Lucia, Durban 4051
<b>Representative</b>	: Jay Ragunath		
<b>E-mail address</b>	: jay.ragunath@satib.co.za		
<b>Contact details</b>			
<b>Tel</b>	: 031 942 5566		
<b>Fax</b>	:		
<b>Email</b>	: info@trum.insure	<b>Postal address</b>	: PO Box 250 Umhlanga Rocks 4320
<b>VAT No.</b>	: 4860304874		
<b>FSP No.</b>	: 50950		
<b>Registration No.</b>	: 2020/484776/10		

### Policy Details

<b>Policy number</b>	: TRUM230892	<b>Previous policy No:</b>	TRUM230892
<b>Period of insurance</b>	: (a) From 01/10/2024 to 30/09/2025 (both dates inclusive) (b) and any subsequent period of 12 consecutive months immediately thereafter for which the Insurer agrees to renew this policy or any section thereof.		
<b>Review date</b>	: 01 October 2025		
<b>Payment frequency</b>	: Monthly		
<b>Policy Status</b>	: In Force		

### Insurer Information

**Insurer name** : Certain Underwriters at Lloyd's

Underwritten, arranged and issued by TRUM Africa Limited on behalf of Certain Underwriters at Lloyd's under the agreement numbers listed under each section of this schedule.

### Transaction Details

<b>Effective date</b>	: 01/10/2024
<b>Date processed</b>	: 11/09/2024
<b>Transaction reason</b>	: Renewal
<b>Policy Currency</b>	: South African Rands (R)

Signed in ..... Durban ..... on the ..... 11th ..... day of ..... September ..... 20 24 .....

A handwritten signature in black ink, appearing to be 'C. G. O. A.', written over a horizontal line.

SIGNATURE

**PREMIUM SUMMARY**

POLICY SECTION	COVER IN FORCE	TRANSACTION PREMIUM		MONTHLY PREMIUM
<b>Insured by: Certain Underwriters at Lloyd's</b>				
General Public Liability	Yes	R	R	660.00
Professional Indemnity	Yes	R	R	275.00
<b>Due to Certain Underwriters at Lloyd's</b>		R	R	<b>935.00</b>
	<b>Policy Premium</b>	R	R	<b>935.00</b>
	Sasria	R	R	0.00
	Broker Fee (%)	R	R	112.20
	<b>TOTAL</b>	R	R	<b>1,047.20</b>

This Schedule becomes a tax invoice after inception of the cover when payment of the amount due has been made. The Total Payment includes V.A.T. of R136.59 and Commission of R 187.00 , VAT at the rate of 15% is included in the total premium.

This document is compliant with the Commissioner's direction in terms of section 20(7) or 21(5) (as the case may be) of the Value Added Tax Act No 89 of 1991. Proof of payment of the premium (for example a bank statement) and the possession of this policy document will suffice as a valid tax invoice for the purposes of claiming an input tax deduction .

**POLICY ENDORSEMENT****SANCTIONS LIMITATION AND EXCLUSION CLAUSE:**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall 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 that (re)insurer to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of European Union, United Kingdom or United States of America.

LMA 3100

15/09/10

**COMMUNICABLE DISEASE EXCLUSION**

1. Notwithstanding any provision to the contrary within this policy, this policy does not cover all actual or alleged loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, directly or indirectly and regardless of any other cause contributing concurrently or in any sequence, originating from, caused by, arising out of, contributed to by, resulting from, or otherwise in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, liability, damage, compensation, injury, sickness, disease, death, medical payment, defence cost, cost, expense or any other amount, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test for a Communicable Disease.
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 3.3. the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress, damage to human health, human welfare or property damage.

LMA5396

17 April 2020

**CORONAVIRUS EXCLUSION:**

This clause shall be paramount and shall override anything in this Insurance Policy.

This Insurance does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

LMA5391

**RADIOACTIVE CONTAMINATION AND EXPLOSIVE NUCLEAR ASSEMBLIES' EXCLUSION CLAUSE:**

This Policy does not cover:

- a) Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
- b) Any legal liability of whatsoever nature

**directly or indirectly caused by or contributed to by or arising from:**

- i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from combustion of nuclear fuel.
- ii) the radioactive, toxic, explosives or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

NMA1622

**SEVERAL LIABILITY CLAUSE**

**PLEASE NOTE - This notice contains important information. PLEASE READ CAREFULLY**

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten.

An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

LMA5096 (Combined Certificate)

### **ELECTRONIC DATA AND CYBER ATTACK EXCLUSION**

Attaching to and forming part of Commercial General Liability Form.

This policy does not cover any claim, costs or expenses directly or indirectly arising out of, caused by, contributed to or resulting from a Cyber-attack:

- (1) Functioning, nonfunctioning, improperly functioning, availability or unavailability of:
  - (a) The internet or similar facility; or
  - (b) Any intranet or private network or similar facility; or
  - (c) Any website, bulletin board, chat room, search engine, portal or similar third party application service.
- (2) Alteration, corruption, destruction, distortion, erasure, theft or other loss of or loss of use or damage to DATA, software, information repository, microchip, integrated system or similar device in any computer equipment or non-computer equipment or any kind of programming or instruction set; or
- (3) Loss of use or functionality, whether partial or entire, cost, expense of data, coding, program, software, any computer or computer system or other device dependent upon any microchip or embedded logic and any ensuing inability or failure of any insured to conduct business.

Clauses (1), (2) and (3) apply regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Further, for the purposes of this endorsement;

DATA means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Cyber Attack means:

- a) the spread of computer viruses, worm, logic bomb or Trojan horse,
- b) any malicious or non-malicious act and/or inappropriate E-mail,
- c) any unauthorised collection or misuse of any data
- d) any breach of confidentiality or infringement of any privacy law or right to privacy.

**General Public Liability**

Slip No: B1262BW0513823 Binder Fee: 9.0%

Situation of Premises : 2nd Floor, Dover House, 44 Orange St, GARDENS, CAPE TOWN, 8001

Details	Limit of Indemnity	Premium
Company type : Tour Operator(s)		
Basis of cover : Losses Occuring	R 10 000 000.00	R 660.00
Annual turnover :		

**Extensions**

**Included**

All Sub Contractors to the Insured	Yes	
Cross Liabilities	Yes	
Emergency Assistance	Yes	
Employers liability	Yes	2 000 000
Food & Drink Poisoning Liability	Yes	
General Products Liability	Yes	
General Public Liability	Yes	
Guests Personal Effects Liability	Yes	50 000
Indemnity to Principals	Yes	
Legal Defence Costs	Yes	
Mental anguish or diminished holiday value in terms of the EC Directive on Travel & Trade	Yes	
Passenger Liability in any waterborne craft or traditional craft (mokoro) - inland waters only	Yes	
Property Owners Liability	Yes	
Spread of Fire Liability	Yes	
Wrongful Arrest / Defamation	Yes	250 000

**First amount payable**

First deductible (each and every loss) R 7 500.00  
 Spread of Fire (each and every loss) R 25 000.00  
 Emergency Assitance (per person per incident) R 7 500.00

**Jurisdiction**

Worldwide (excluding USA, Canada)

**Important information - Please read**

Conditions:

- Cyber Liability and Professional Indemnity excluded from cover.
- Cancellations of bookings excluded from cover.

-Cover subject to:

- All activities being sub contracted out with the exception of Tour Guiding .
- All subcontractors must have sufficient Public Liability covers of their own .

Memo:

It is hereby noted and agreed that the Territorial Llimits have been extended to include the following countries:

- Rwanda.
- Ethiopia.

**Warranties & Endorsement Wording**

**Territorial Limits**

Republic of South Africa, Botswana, Lesotho, Swaziland, Namibia, Zimbabwe, Malawi, Mauritius, Zambia, Mozambique, Kenya, Tanzania, Uganda, Angola, Gabon, Democratic Republic of Congo, Central African Republic, Nigeria, Seychelles and Indian Ocean Islands.

**Professional Indemnity**

Slip No: B1262BW0513823 Binder Fee: 9.0%

Situation of Premises : 2nd Floor, Dover House, 44 Orange St, GARDENS, CAPE TOWN, 8001

Details		Limit of Indemnity	Premium
Company type	: Tour Operator(s)		
Basis of cover	: Claims Made	R 1 000 000.00	R 275.00
Retroactive Date	: 01/10/2024		

**Jurisdiction**

South Africa Only

**Warranties & Endorsement Wording**

**Territorial limits**

World wide (excluding the conduct of the Business / Profession in the United States of America, Canada and/or Australia)

**First Amount Payable**

Basic excess: Minimum R7 500 per claimant up to a maximum of R25 000

**PREMIUM CALCULATION**

<b>DESCRIPTION</b>		<b>ANNUAL PREMIUM</b>	<b>RATE</b>	<b>SASRIA</b>	<b>INSURED AMOUNT</b>
General Public Liability	1: 2nd Floor, Dover House, 44 Orange St	R 7 920.00	0.08	R 0.00	R 10 000 000.00
<b>Policy Cover Limit - General Public Liability Total</b>		<b>R 7 920.00</b>		<b>R 0.00</b>	<b>R 10 000 000.00</b>
Professional Indemnity	1: 2nd Floor, Dover House, 44 Orange St	R 3 300.00	0.33	R 0.00	R 1 000 000.00
<b>Professional Indemnity Total</b>		<b>R 3 300.00</b>		<b>R 0.00</b>	<b>R 1 000 000.00</b>





# Lloyd's Insurance

**This Insurance is effected** with Certain Underwriters at Lloyd's.

**This Certificate** is issued in accordance with the authorisation granted to the Coverholder by Certain Underwriters at Lloyd's (hereinafter called Underwriters), whose syndicate numbers and the proportions underwritten by them can be ascertained from the offices of said Coverholder and in consideration of the premium specified herein, Underwriters do hereby bind themselves, severally and not jointly, each for his own part and not one for another, their Executors and Administrators.

**The Coverholder** referred to herein is TRUM Africa Limited

The Assured is requested to read this Certificate, and if not correct, return it immediately to the Coverholder for appropriate alteration. In the event of a claim under this Certificate, please notify the Coverholder who is acting as the agent of Underwriters.

## **CERTIFICATE PROVISIONS**

**1) Service of Suit.** In the event of any litigation arising out of insurance assumed hereunder, Lloyd's General Representative in South Africa, The Forum, 2 Maude Street, 7th Floor, Sandton, 2196, South Africa, Boulevard, Johannesburg 2196, South Africa, is required, in terms of the Short-Term Insurance Act No 53 of 1998, to accept service of suit against Underwriters.

**2) Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of the Coverholder endorsed hereon.

**3) Complaints.** If you have any complaints concerning your insurance, please contact the Coverholder.

**4) Attached Conditions Incorporated.** This Certificate is issued and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered incorporated herein.

It is understood and agreed that wherever the words Insured/Company appear herein the same shall be deemed to read Assured/Underwriters respectively. This Insurance shall be governed by the laws of the Republic of South Africa, whose courts shall have jurisdiction in any dispute arising hereunder.

## **Effected through**

**TRUM Africa Limited**

**P.O. Box 250, Umhlanga Rocks, Durban, South Africa 4320**

This is to certify that in accordance with the authorisation granted under the Contract (the number of which is specified in the schedule) to the undersigned by Certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said Contract which bears the Seal of Lloyd's Certificate Signing Officer and in consideration of the payment of the premium specified herein, the said Underwriters are hereby bound, several and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

If the Assured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this Certificate shall become void and all claim hereunder shall be forfeited. In witness whereof this Certificate has been signed at the place stated and on the date specified in the Schedule.

**DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS**

IMPORTANT - PLEASE READ CAREFULLY

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

**Your insurance product involves various companies performing different functions:**

The insurance broker	This company acts as the intermediary between the insurer and you, represents you in your dealings with the Insurer and provides you with advice.
The insurer	This is the insurance company that ultimately receives your premiums, underwrites your risk and is liable for valid claims incurred in terms of your policy.
The Binder Holder and/or the Administrator	This company "binds" and/or administers various aspects of your policy and potential claims on behalf of your insurer, within mandates (for example: going on risk, determining your premiums and settling your claims).

The details of these companies and what they do is set out below.

**PARTICULARS OF YOUR INSURANCE BROKER**

Business Name	TRUM Africa Limited (South Africa)
Trade name	
Company registration number	2020/484776/10
Physical Address	No 10 Rydale Vale Office Park Douglas Saunders Drive La Lucia, Durban 4051
Postal Address	PO Box 250 Umhlanga Rocks
Telephone Number	031 942 5566
Fax Number	
E-mail Address	info@trum.insure
Website	<a href="https://www.firstequity.co.za/trum-africa-ltd-2/">https://www.firstequity.co.za/trum-africa-ltd-2/</a>
<b>Compliance Officer</b>	
Name of Company	Crux Compliance (Pty) Ltd
Telephone Number	011 234 4991

**PARTICULARS OF THE BINDER HOLDER AND/OR ADMINISTRATOR**

Business Name	TRUM Africa Limited
Trade name	
Company registration number	2020/484776/10
Physical Address	PO Box 250, Umhlanga Rocks,4320
Postal Address	No 10 Rydall Vale Office Park, Douglas Saunders Drive, La Lucia, Durban, 4051
Telephone Number	08617284248 or 0027(31)5144200 (Outside RSA)
Fax Number	
E-mail Address	info@trum.insure
Website	
<b>Compliance Officer</b>	
Name of Company	Crux Compliance (Pty) Ltd
Telephone Number	011 234 4991

**YOUR INSURANCE BROKER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS**

Licence number	50950
Specific exemptions	

**THE BINDER HOLDER AND/OR ADMINISTRATOR IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS**

Licence number	50950
Specific exemptions	

**YOUR INSURANCE BROKER HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS**

Professional Indeminty	Yes
Fidelity Guarantee	Yes
Intermediaries Guarantee Facility	Where applicable premium collection is done by an approved collection agency.

**THE BINDER HOLDER AND/OR ADMINISTRATOR HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS**

Professional Indeminty	Yes
Fidelity Guarantee	Yes

**SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:**

- (a) Procedures for the submission of claims are detailed in the policy wording.
- (b) You may contact the binder holder claims department at the above address or by telephone on 08617284248 or 0027(31)5144200 (Outside RSA) for assistance.

**If you would like to lodge a complaint with the binder holder and/or administrator, please write to or call:**

Complaints Officer/Responsible Manager  
Saskia Stemmett

Tel: 021 710 6300  
Email: saskias@firstequity.co.za  
Website:

**Should you have any complaints with respect to the product and service and you would like to escalate the complaint to us, please write to:**

Head of Compliance and Deputy Representative  
Easvarie Naidoo

Physical Address: 15th floor, The Forum, 2 Maude Street, Sandton, 2196

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker/binder holder/administrator; or the Short term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical Address	110 Oxford Road, Houghton Estate, Johannesburg	Physical Address	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria 0010
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 41, Menlyn Park, 0063
Telephone number	(0860) 726-890/ (011) 726-8900	Telephone number	(012) 762-5000/ (012) 470-9080
Fax number	(011) 726-5501	Fax number	086 764 1422/ (012) 348-3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za

Financial Sector Conduct Authority		INFORMATION REGULATOR	
Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002	Particulars of the Information Regulator: <a href="http://www.justice.gov.za/infoereg/index.html">http://www.justice.gov.za/infoereg/index.html</a> .	
Postal address	PO Box 35655, Menlo Park, 0102		
Telephone number	0800 20 37 22	Telephone number	(012) 406 4818
Fax number	(012) 346-6941	Fax number	(086) 500 3351
Email address	enquiries@fsca.co.za \ complaints@fsca.co.za	Email address	enquiries@infoeregulator.org.za
Website	www.fsca.co.za		

YOUR INSURER	
Name	Certain Underwriters at Lloyd's
Company registration number	
FSP Number	
Physical Address	Lloyd's South Africa (Pty) Ltd 15th Floor, The Forum 2 Maude Street, Sandton 2146
Postal Address	P.O.Box 787163 Sandton 2146
Telephone Number	+27 (011) 505 0000
Fax Number	+27 (011) 505 0001
Website	
Compliance Department	+27 (011) 505 0003, and ask for the Head of Compliance and Deputy Representative. easvarie.naidoo@lloyd's.com

**YOUR SPECIAL RISKS INSURER**

<b>SASRIA SOC LIMITED</b>			
Postal Address	P O Box 653367, Benmore, 2010	FSP Number	39117
Physical Address	36 Fricker Rd, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone Number	(011) 214-0800/ (086) 172-7742	Email address	info@sasria.co.za or contactus@sasria.co.za
Fax Number	(011) 447-8630	Website	www.sasria.co.za
Complaints in respect of a Broker to be addressed to		Compliance Officer SASRIA SOC Limited, PO Box 653367, Benmore, 2010	
Claims notification procedures		In the event of a claim, all relevant documentation relating to your claim must be submitted to your insurance broker or insurer, the name and address of whom appears above.	

**ABOUT YOUR SASRIA COUPON/POLICY**

Name and address of SASRIA binder holder	Certain Underwriters at Lloyd's acts as a binder holder and will issue your SASRIA coupon/policy on behalf of SASRIA SOC Limited, but all claims are decided on by SASRIA as the insurer of these risks. Certain Underwriters at Lloyd's earns a binder fee of 12.5% of the gross written premium on SASRIA.
Details of policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA.
Premium amount, frequency, manner and due date for premium payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.
Consequences of non-payment of premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations.

**COMMISSION, BINDER AND CONFLICT OF INTEREST DISCLOSURE**

Your insurance broker receives a commission from your insurer. The levels of commission vary depending upon the product type. The exact amounts are disclosed in your policy schedule. In addition, your broker may charge you a broker/policy fee which will also be shown on your policy schedule. You must explicitly agree to this fee in writing.
The binder holder is paid a binder fee which is calculated as a % of the gross premium it places with your insurer performing functions on behalf of the insurer outlined in the Class of Insurance above

The binder holder and/or administrator is in the same group of companies as your insurance broker.

**BINDER DISCLOSURE**

TRUM Africa Limited acts as a binder holder for Certain Underwriters at Lloyd's and has a signed binder agreement to this effect. In terms of this agreement, the binder holder may:

- 1) enter into, vary and renew policies;
- 2) determine the premiums;
- 3) determine policy benefits;
- 4) Settle all valid claims

The binder holder may not reject claims, nor may it cancel policies. This may only be done by the insurer.

**OTHER KEY CONFLICT OF INTEREST DISCLOSURES**

<b>Relating to your insurance broker:</b>		
Does your broker have a direct or indirect shareholding in any insurer?	NO	
Does your broker receive more than 30% of their income from any insurer?	NO	
Does your broker have a relationship with any insurer that provides a financial interest other than ownership?	NO	
Does your broker have a relationship with any other broker that provides an ownership or financial interest?	YES	
Does your broker have a relationship with any distribution channel that provides an ownership, financial interest or support service?	NO	
Does your broker have a relationship with any other person that provides an ownership or financial interest?	NO	
Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.		
<b>A full copy of your broker's conflict of interest management policy can be obtained from:</b>		
i) Your broker's offices upon written request to <a href="mailto:saskias@firstequity.co.za">saskias@firstequity.co.za</a>		
ii) Your broker's website		

**Relating to the binder holder and/or administrator:**

Does the binder holder and/or administrator have a direct or indirect shareholding in any insurer?	NO	
Does the binder holder and/or administrator receive more than 30% of their income from any insurer?	NO	
Does the binder holder and/or administrator have a relationship with any insurer that provides a financial interest other than ownership?	NO	
Does the binder holder and/or administrator have a relationship with any other broker or binder holder that provides an ownership or financial interest?	YES	
Does the binder holder and/or administrator have a relationship with any distribution channel that provides an ownership, financial interest or support service?	NO	
Does the binder holder and/or administrator have a relationship with any other person that provides an ownership or financial interest?	NO	
Any combination of these relationships and/or ownership or financial interests may present a potential conflict and as such we need to ensure you are aware of these.		
<b>A full copy of the binder holder and/or administrator's Conflict of Interest Management policy can be obtained from:</b>		
i) The binder holder and/or administrator's offices upon written request to <a href="mailto:saskias@firstequity.co.za">saskias@firstequity.co.za</a>		

**DISCLOSURE OF PREMIUMS AND FEES**

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule. Binder and outsource administration fees are disclosed above in this document.

**MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT**

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

**POLICY INFORMATION**

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

## OTHER MATTERS OF IMPORTANCE

- (a) You must be informed of any material changes to the information provided above.
- (b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- (c) A polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- (d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- (e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- (f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- (g) Do not sign any blank or partially completed application form.
- (h) Complete all forms in ink.
- (i) Keep all documents handed to you.
- (j) Make a note as to what is said to you.
- (k) Don't be pressurised to buy the product.
- (l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- (m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- (n) Your broker will provide you with a document prior to rendering financial services which will set out details of the broker's mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- (o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- (p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- (q) You have the right to request recordings of any disclosures provided telephonically.
- (r) Review your cover periodically to ensure it is appropriate for your needs.