



8 NOVEMBER 2016

**HAMBANATHI SAFETY MANGEMENT CONSULTANTS
PTY LTD
12 PLOT NUMBER
OLD PRETORIA KROONDAL ROAD
WATERFALL EAST
0299**

ADMIN & CLAIMS

0860 10 51 67

HAMBANATHI SAFETY MANGEMENT CONSULTANTS PTY LTD

YOUR BUSINESS INSURANCE POLICY: 806058192.

Auto & General Insurance Company Ltd wants to take this opportunity to welcome you to our service.

This is just another affirmation of our commitment to make short-term insurance accessible and user-friendly to you, our valued client. Attached, please find all the documentation you will need for confirmation and explanation of your cover. Your pack consists of the following:

POLICY BOOK

One of the first business insurance policy books in the industry to have been awarded the Readability Mark for plain business writing. It is easy to understand as there is no legal jargon or small print.

POLICY SCHEDULE

All the details of the cover you selected as well as your excesses appear on this document which forms the basis of your premium calculation and acceptance of your risk. Kindly read through your schedule carefully to ensure that all your business, personal and cover details are correct.

A&G BUSINESS PLUS BROCHURE

Our A&G Business Plus Brochure product is a unique offering exclusive to our business insurance policy holders. The brochure explains all the benefits included automatically in your policy. Besides emergency assistance, like road side, towing or medical, the services included have been specifically designed to assist businesses like yours with their growth and sustainability.

If you have insured a vehicle(s), please save the dedicated towline number on your phone and place the sticker on the vehicle. Remember to call this towline number in the event of an accident. A&G Business Plus is a phone call away - **0860 83 84 85**

CASH BACK BONUS

Remember that you can also choose to include a Cash Back Bonus, at a minimal fee. This entitles you to a cash reward if you have uninterrupted claims-free cover for 4 years. Your payout could be equal to your first year's insurance premiums or 25% of all your premiums paid over 4 years, whichever is the lesser.

As the aim is to provide the best support possible, please contact the Business Insurance Department on the above numbers, if you have any questions or changes.

Looking forward to doing business with you!

**Regards,
The Auto & General Team**

[Assist Brochure](#)

[Policy Book](#)

[Business Insurance Products Brochure](#)

Should you not be able to access your policy documents via the above links, please email us for assistance on business.admin@autogen.co.za.

Auto & General Business Insurance – Legal disclosures

About your insurer and product supplier for the business insurance selected

FSP	Auto & General Insurance Company Ltd
a) FSP Licence Number:	16354
b) Registration Number:	1973/016880/06
c) VAT Number:	489010585
d) Physical Address:	Auto & General Park, 1Telesure Lane, Riverglen, Dainfern,2191
e) Postal Address:	P.O. Box 11250, Johannesburg, 2000
f) Website:	www.autogen.co.za
g) Tel:	(011) 489-4000
h) The Compliance Officer:	P.O. Box 11250, Johannesburg, 2000 Tel: (011) 489-4060 Fax: (011) 489-4381 E-mail: compliance@telesure.co.za
i) The Public Officer:	A van Heerden Tel: (011) 489 4000
j) The compliance department deals with issues relating to Auto&General's compliance with the FAIS Act. if you have policy-related issues, please call your local insurance contact centre at the number that appears on your schedule.	
k) In the event of a complaint regarding a contravention of, or failure to comply with the FAIS Act, and/or the wilful or negligent rendering of a financial service that has or may cause prejudice or damage or if you feel you have been treated unfairly, please fax the details of your complaint to the Compliance Officer at the fax number at h) above.	
l) In the event of a claim, you must call your insurance call centre at the number that appears on your schedule.	
m) Auto & General Insurance Company Ltd is a registered Insurer and an Authorised Financial Services Provider, licenced to give advice and render financial services on short-term insurance personal and commercial lines and long term insurance category A and B.	
n) Auto & General has appointed Telesure Group Services as a non-mandated intermediary to perform the following binder functions: enter into, vary or renew policies and to settle claims under these policies, for which Telesure Group Services receives a binder fee in accordance with the terms and conditions of the agreement between the parties.	
o) Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under management supervision as provided for in the FAIS Act.	
p) Auto & General Insurance Company Ltd does currently have professional indemnity insurance.	
q) Telesure Group Services (PTY) Ltd is a juristic representative of Auto & General.	
r) All premiums are inclusive of VAT at the standard rate. With the direction of the Commissioner in terms of S20(7) of the VAT Act, this policy document together with proof of payment of the insurance premium constitutes a valid tax invoice for the purpose of deducting input tax.	

About your product supplier of cover for any accidental or intentional damage to your property caused by any person or group of people taking part in a riot, strike, etc

a) Product Supplier:	SASRIA SOC LIMITED
b) Registration Number:	1979/00287/06
c) Physical Address:	36 Fricker Road, Illovo
d) Postal Address:	P.O. Box 653367, Benmore, 2010
e) Website:	www.sasria.co.za
f) Tel:	011 214 0800 / 086 172 7742
g) The Compliance Officer:	Ms Nomsa Wabanie P.O. Box 7380, Johannesburg, 2000 E-mail Address: nomsaw@sasria.co.za 011 214 0800 / 086 172 7742
h) The compliance department deals with issues relating to SASRIA's compliance with the FAIS Act.	
i) Should you have any complaints relating to SASRIA, please e-mail complaints@sasria.co.za.	
j) In the event of a SASRIA Claim, claims related queries can be made to Themba Sibiyi on 011 214 0829 ext. 229 or Mmakgomo Motalane on 011 214 0863 ext. 263	
k) Auto & General is an agency company of SASRIA.	
l) Please see your policy book for the type of cover that SASRIA provides.	

Record of Advice

Records of any telephonic or online interactions are kept for your and our protection. These records will be made available on request.

COMPLAINTS HANDLING PROCEDURE

STEP 1: Contact Complaints Resolution

Should you have any complaints regarding the following:

- 1) The administration of your policy - for example, problems with your debit order, incorrect information on your policy schedule or complaints against the consultant who sold you the policy.
- 2) Claims on your policy - for example, a claim lodged is taking too long, has been rejected, you are dissatisfied with the repair process or you are dissatisfied with the outcome of your claim.

Tel: 0860 109 059 E-mail: disputeresolution@autogen.co.za

STEP 2: Contact Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all FAIS related complaints.

Tel: 0860 99 99 54 E-mail: compliance@telesure.co.za

STEP 3: Contact the Short-term Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, then you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Short-term Insurance, whichever is applicable.

The Ombudsman for Short-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts. The Ombudsman for Short-term Insurance can be contacted at:

Tel:	(011) 726 8900	Fax:	(011) 726 5501
Sharecall:	0860 726 890	E-mail:	info@osti.co.za
Postal Address:	P O Box 32334, Braamfontein, 2017		

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided. The FAIS Ombudsman can be contacted at:

Tel:	(012) 470 9080	Fax:	(012) 348 3447
Sharecall:	0860 FAIS OM (0860 324 766)	E-mail:	info@faisombud.co.za
Website:	www.faisombud.co.za	Postal Address:	P.O.Box 74571, Lynnwood Ridge, 0040

SUMMARY OF YOUR COVER

Policy Number **806058192**

Effective Date: **2016/11/08**

Business Type:

SAFETY CONSULTANTS

Business Name and Address:
 HAMBANATHI SAFETY MANGEMENT CONSULTANTS
 PTY LTD

Broker Name: SANLAM LIFE INSURANCE LTD - MIDFOKUS BLUE
 STA
Broker Code: SANPTA027

Physical Address:

12 PLOT NUMBER
 OLD PRETORIA KROONDAL ROAD
 WATERFALL EAST
 0299

Postal Address:

12 PLOT NUMBER
 OLD PRETORIA KROONDAL ROAD
 WATERFALL EAST
 0299

Telephone Work: 087 550 3145

Telephone Cellular: 0834570731

Fax Number: N/A

E-mail Address: david@hambanathisafety.co.za

The residential address plus any other daytime or overnight addresses displayed on this schedule are the risk addresses where you keep the insured items. These have an influence on the calculation of your premium and determines the acceptability of your risk plus the terms and conditions that are applied to your policy. IF YOU CHANGE ANY OF THESE ADDRESSES AND DO NOT UPDATE YOUR POLICY RECORDS, YOU MAY NO LONGER HAVE INSURANCE.

Non-Motor Cover	Insured Amount	Basic Excess	Monthly Premium	SASRIA Included
Office Contents	R 105,000	See cover page	R 109.64	Yes
Public Liability	R 1,000,000	R 1,100	R 115.36	No
Non-motor Cover Not Selected				
Fire				
Business Interruption				
Buildings				
Accounts Receivable				
Theft				
Money				
Fidelity Guarantee				
Glass				
Electronic Equipment				
Business All Risk				
Goods in Transit				
Accidental Damage				
Employers' Liability				
Personal Accident				
Motor Cover Not Selected				
Motor Cover				

SASRIA Premium for Fire Cover	R 5.00	
Total SASRIA Premium for Non-Motor Cover		R 5.00
TOTAL MONTHLY PREMIUM		R 250.00
<p>The monthly payment includes a broker commission of 20.00% of your policy and a broker fee of R 20.00. The payment will be collected by IS Services (PTY) Ltd on the deduction dates.</p>		

All premiums and insurance values are inclusive of VAT at the applicable rate. This schedule becomes a Tax Invoice once the premiums are paid in full.

PAYMENT DETAILS**POLICY NUMBER:****806058192**

We have agreed to use the following account/s for your premium deductions:

Standard Bank Of Sa HAMBANATHI SAFETY MANGEMENT CO Universal Branch	Current	332983161
First deduction / Pro-rata premium (including commencement fee of 150.00)	Date 9 November 2016	Amount 347.50
Future deductions To cover you for following calendar month	Date 1 of each month (if your deduction date falls on a Sunday or public holiday, your debit order may be lodged for an earlier date).	Amount 250.00

UNDERWRITING DECLARATIONS**POLICY NUMBER:****806058192**

Your answers to our questions are displayed below and your cover details appear on the pages overleaf. Kindly read this carefully and make sure that all the data and amounts recorded, are correct. (Note that if a R0 value has been recorded, that the relevant cover type has not been included with your policy.) Each of these factors has an influence on the premium and acceptability of your risk. Your policy may be invalidated if your details are not entirely true and correct and you do not advise us of changes or corrections.

OUR QUESTION**YOUR ANSWER**

Will the premises be unoccupied for more than 30 days in a year?	NO		
Is the business insured at the moment?	NO		
What are the exterior walls of the building made of?	Masonry (Brick / Stone)		
What is the roof made of?	Corrugated Iron / IBR		
What is the floor made of?	Concrete		
Do you a sprinkler system?	NO		
Do you have smoke detectors?	NO		
Do you have fire hoses at your premises?	NO		
Do you have fire extinguishers?	YES		
What is the description of your building at your business premises?	OFFICE BLOCK - GROUND FLOOR		
Area Type?	RESIDENTIAL SUBURB		
Is the building insured at the moment?	NO		
Are there burglar bars on the outside of all exterior windows?	NO		
Are there burglar bars on the inside of all exterior windows?	YES		
Is the building protected by a burglar alarm? PLEASE NOTE: this is a condition of cover that your burglar alarm is in working order at all times?	YES		
Is the alarm in working order?	YES		
Are all opening windows and doors protected by the alarm?	YES		
Does the alarm have infra-red detectors?	NO		
Does the alarm have a siren?	YES		
Is the alarm linked to an armed reaction unit?	NO		
Is the alarm linked to a manned control room?	NO		
Do the business premises have access control?	NO		
Are the business premises protected by electric fencing?	YES		
Is the electric fencing linked to an armed reaction unit?	NO		
Is the electric fencing linked to a manned control room?	NO		
Is the property bordered, surrounded, or opposite to one or more of the following:			
Vacant Land / Open Field	NO	Chemical Manufacturing	NO
Parking /Open Lot	NO	Oil, Fats, Wax	NO
Forest / Plantation	NO	Rubber, Plastics	NO
Nature Reserve	NO	Paints, Resins	NO
Highway	NO	Explosives, Gas, Power Station	NO
Small Holding / Farm	NO	Clothing/ Yarn/ Fibre	NO
Informal Settlement	NO	Beds, Mattresses	NO
Stream / River /Dam	NO	Fuel / Filling Station	NO
Ocean	NO	Wood/ Furniture	NO
Swamp	NO	Metal / Steel Manufacturing	NO
Airport / Airfield / Landing Strip	NO	Mining Activities	NO
Taxi Rank	NO	Recycle Yard	NO

Have you, any employee or your business submitted any non-motor claims in the last 2 years?	NO
Were there any non-motor losses not claimed for in the last 2 years?	NO
Has an insurance company EVER cancelled or refused to renew your insurance?	NO

We reserve the right to survey the business premises at any time during the period of insurance. Following our survey, we may require you to improve the business risk or we could impose further terms and conditions which will make the risk acceptable to us.

OFFICE CONTENTS**POLICY NUMBER: 806058192**

Cover	Insured Value	Basic Excess	Monthly Premium
Contents	R 100,000	As per below	R 105.20
Optional Cover			
Legal liability documents	R 5,000	R 1,450	R 4.44
SASRIA	As per SASRIA	As per SASRIA	Included
TOTAL MONTHLY PREMIUM			R 109.64

Cover automatically included to assist you	Insured Value	Basic Excess	Monthly Premium
Professional fees	Sum insured		Included
Demolition and clearing costs	Sum insured		Included
Temporary removal	Sum insured		Included
Other tenants	Sum insured		Included
Locks and keys	R 2,500		Included
Theft	25% of Sum Insured	As per below for all detailed cover *	Included
Personal property	R 2,500 per employee		Included
Rent	25% of Sum insured		Included
Increased cost of working	25% of Sum Insured		Included
Fire-fighting charges	Sum insured		Included
Municipal charges	Sum insured		Included
Claims preparation costs	R 50,000	Not Applicable	Included

Endorsements

Your cover is subject to your burglar alarm being in a working order, linked to a control room with armed response at all times. Please ensure that it is activated when your business premises are unoccupied. Cover will be excluded from your policy if you fail to comply with these requirements.

If you are held legally liable for loss of or damage to another person's documents whilst in your possession, cover will be provided if the loss or damage was caused by a peril which is insured under this section.

Basic Excess**Office Contents Section**

5.00% of the value of the claim, with a minimum of R 1,450.

*** R 1,450.

Additional Excess

20% of the claimed amount, in the event of a theft occurring during the period of the initial un-occupancy of 30 days.

10% of the claim with a minimum of R1000 if the cause of the loss or damage is due to lightning or power surge and a lightning/ surge arrester or uninterrupted power supply is not installed and in full operation at the time of the loss or damage.

Note

Kindly ensure that that the insured value of your property is the actual new replacement value. You also need to ensure that the insured value is adjusted every time you acquire additional contents, and at least once a year, to keep in line with new market prices.

PUBLIC LIABILITY**POLICY NUMBER:****806058192**

Cover	Insured Value	Basic Excess	Monthly Premium
General and Tenants	R 1,000,000	R 1,100	R 115.36
SASRIA	Not Applicable	Not Applicable	Not Applicable
Optional Cover			
Products Liability	Cover not selected		
Defective Workmanship	Cover not selected		
Trustees Liability	Cover not selected		
Work Away Liability	Cover not selected		
TOTAL MONTHLY PREMIUM			R 115.36

Cover automatically included to assist you	Insured Value	Basic Excess	Monthly Premium
Social activities	Sum Insured	R 1,100	Included
Private work	Sum Insured	R 1,100	Included
Tenant's lease	Sum Insured	R 1,100	Included
Security organisations	Sum Insured	R 1,100	Included
More than one legal entity	Sum Insured	R 1,100	Included
Railway property	Sum Insured	R 1,100	Included
Emergency medical services	Sum Insured	R 1,100	Included
Parking facilities	Sum Insured	R 1,100	Included
Food or drink poisoning	Sum Insured	R 1,100	Included
Work away	R 100,000	As per below	Included
Legal defence costs	R 50,000	R 1,100	Included
Wrongful arrest and defamation	R 50,000	R 1,100	Included
Claims preparation costs	R 50,000	Not Applicable	Included

Basic Excess**Work Away Liability --** 10% of the claim with a minimum of R 1,100 and a maximum of R 25,000.**Underwriting Declarations****Our Question****Your Answer**

Is work done away from the premises?

YES

What percentage of time relates to work away?

41% - 60%