

General Public Liability

Policy Details Policy Number: B1262BW0217120-GPL02/2022/12123 Inception Date: 01 March 2022 Policy Status: In Force Broker Ref Number: SATIB171906	Intermediary Details Intermediary: SATIB Insurance Brokers (Pty) Limited VAT Number: 4730152081 FSP Number: 16388 Registration Number: 1996/017839/07
Insurer Details Insurer: Certain Underwriters at Lloyd's Arranged by and Issued on behalf of the Insurer by: SATIB Insurance Brokers (Pty) Limited	Branch Details Branch: SATIB Direct Postal Address: P.O. Box 250, Umhlanga Rocks, 4320 Representative: Leveshni Pillay Email: leveshni@satib.co.za Telephone Number: 08617284248 0027(31)5144200(Outside RSA)

The Insured:	Terra South Africa Tours (Pty) Ltd
Situation of Premises:	All Premises, that are owned, occupied or used by the Insured for the purpose of the Business
Insured VAT No:	4690270170
Postal Address:	Private Bag X11, Suite 3, Mowbray, 7700
Email Address:	gm@terra-southafrica.com
Period of Insurance:	From 01 March 2022 to 24:00 on 28 February 2023 Central African Time, both dates inclusive
Business Description:	Tour Operator and all activities of the Insured related thereto.
Premium Frequency:	Annual
Payment Method:	Cash
Transaction Effective Date:	01 March 2022
Anniversary/Renewal Date:	01 March 2023
Transaction Details:	Renewal
Policy Currency:	South African Rands (R)

Underwritten by SATIB Insurance Brokers (Pty) Limited on behalf of Certain Underwriters at Lloyd's under agreement number: B1262BW0217120

Signed in Durban on the 2nd day of March 20 22

Signature

GPL Territorial limits

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 and Seychelles.

LMA 5396 Communicable diseases excl

COMMUNICABLE DISEASE EXCLUSION

(For use on liability policies)

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

Policy Number: B1262BW0217120-GPL02/2022/12123
The Insured: Terra South Africa Tours (Pty) Ltd



PREMIUM SUMMARY			
POLICY SECTION	COVER IN FORCE	ANNUAL PREMIUM	TRANSACTION PREMIUM
Policy Cover Limit (Due to Lloyds)	Yes	3,400.00	3,400.00
SATIB24	Yes	0.00	-
	Sub Total	3,400.00	3,400.00
	TOTAL	3,400.00	3,400.00

This Schedule becomes a tax invoice after inception of the cover when payment of the amount due has been made. The Total Payment includes VAT . of R 443.48 and Commission of 680.00, 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 .

LIABILITY SECTION

Company Type:	Tour Operator
Annual Turnover:	0,00
Basis of Cover:	Losses Occurring
Average duration of stay	0

Policy Cover Limit	5 000 000.00
- General Public Liability	5,000,000.00
- General Products Liability	5,000,000.00
- Food & Drink Poisoning Liability	5,000,000.00
- Emergency Assistance	5,000,000.00
- Legal Defence Costs	5,000,000.00
- Property Owners Liability	5,000,000.00
- Guests Personal Effects Liability	50,000.00
- Indemnity to Principles	5,000,000.00
- Cross Liabilities	5,000,000.00
- Wrongful Arrest / Defamation	5,000,000.00
- Mental anguish or diminished holiday value in terms of the EC Directive on Travel & Trade	5,000,000.00
- Spread of Fire Liability	5,000,000.00
- All Sub Contractors to the Insured	
- Breakout of wildlife	5,000,000.00
- Wild Life Relocation Costs (per relocation)	250,000.00
- Employers liability	2,000,000.00

EXCESSES	
Breakout of wildlife	20,000.00
Relocation of wildlife deductible (per relocation)	20,000.00
Emergency Assistance (per person per incident)	7,500.00
First deductible:	7,500.00
Spread of fire - deductible:	25,000.00
Horse Riding (Each And Every Loss):	20,000.00
Quad Biking (Each And Every Loss) :	25,000.00

- | ADDITIONAL NOTES |
|--|
| <ul style="list-style-type: none"> Cyber Liability and Professional Indemnity excluded from cover Aviation/Aerial and Coastal Water activities excluded from cover Subject to all activities being subcontracted out. Subject to Nil Claims Subject to Turn over not exceeding R1 million |



Crisis Call Centre
+27 311 002 370

Please safeguard these contact numbers and keep in an accessible place in the event of an emergency/crisis situation arising.

NB: The above numbers are for emergencies only. DO NOT use this number for general claims or enquiries.

The SATIB24 operator will take all calls seriously and act thereon appropriately. Please do not abuse this facility. Please contact your account handler on +27 31 562 1880 or email info@satib.co.za for claims per general enquiries.

CRISIS CALL - SOUTH AFRICA Certificate

Please note that SATIB24 Crisis Call is a crisis management service. Whilst this service does pay limited costs associated with crisis or emergency (as detailed below), its primary aim is to assist you with the management of emergency/crisis situations.

Maximum Limit

<ul style="list-style-type: none"> Evacuation and Medical Expenses: Evacuation and Medical Expenses incurred in the movement of the Insured's Guest or Guests to an appropriate medical facility following illness or accident (This does not include staff. Contact SATIB for advice / assistance in this regard) The cover is per person per incident, with a maximum indemnity of R120,000 for any one incident where multiple insured's are involved and is restricted to the Republic of South Africa. 	R75,000
<ul style="list-style-type: none"> Kidnapping, Hi-jacking, Rape: For medical and trauma counselling costs following kidnap, hi-jacking or rape of one of the Insured's Guest or Guests. 	R75,000
<ul style="list-style-type: none"> Alternative Accommodation/Catering/Travel costs: For costs incurred by Guest or Guests of the Insured following either 1 or 2. 	R30,000
<ul style="list-style-type: none"> Communication Costs: For costs incurred by Guest or Guests of the Insured following either 1 or 2. 	R5,000
<ul style="list-style-type: none"> Management Cost: For costs of independent individual appointed to assist Insured following an incident or accident where such assistance is required by Insured and agreed by Underwriter. Cost of Guest trauma counselling expense incurred by Insured following an incident or accident where trauma counselling is required. 	R100,000

Conditions:

- This certificate shall be voidable in the event of misrepresentation, mis-de-scription, or non-disclosure in any material fact.
- If any loss were occasioned by the willful act or with the connivance of the Insured, all benefit under this certificate shall be forfeited.
- This certificate or any section may be cancelled at any time by Underwriters giving 60 days notice (or such other period as may be mutually agreeable) or by the Insured giving immediate notice.
- Insured's duty in the event of a claim:
 It is a condition precedent to the Underwriter's liability under this certificate that:
 - The Insured shall, upon becoming aware of any circumstance(s) likely to give rise to a claim, immediately contact SATIB24.
 - The Insured shall submit themselves fully to the recommendations of SATIB24 and refrain from talking to or contacting any form of media.
- This certificate does not cover any expenses that may be the subject of insurance by any other more suitable policy and this policy shall not be drawn into contribution with such other insurance.
- Any dispute between the Insured and the Underwriters concerning this certificate, its validity or the interpretation of the terms, conditions, limitations and/or exclusions contained herein shall be decided in accordance with South African law and the Courts of South Africa shall have exclusive jurisdiction in any dispute to which the parties hereto thereby submit.
- Full rights of recourse are to be maintained as a condition precedent to indemnity being granted hereon.

Exclusions:

Underwriters shall not provide indemnity in respect of:

- Contractual Liability - Liability that attaches by virtue of a contract or agreement but which would not have attached in the absence of such contract.
- Medical Expenses - Any claims arising once the injured Guest has entered a place of medical treatment.
- Deliberate Acts - Costs caused by or arising from any deliberate act or omission by or on behalf of the Insured and which could reasonably have been expected by the insured having regard to the nature and circumstances of such act or omission.
- War - Any consequence of war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
- Radioactivity - Any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from:
 - Ionising radiation or contamination by radioactivity from nuclear fuel or from any nuclear waste from combustion of nuclear fuel.
 - The radioactive toxic explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
- Any legal liability - Arising out of the defined events for which the Assured is found liable by a competent court of law.
- Staff - No costs associated with staff shall be payable by the Underwriter's.

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The Insured: Terra South Africa Tours (Pty) Ltd



PREMIUM CALCULATION

DESCRIPTION		INSURED AMOUNT	ANNUAL PREMIUM
<u>Liability</u>			
Policy Cover Limit	1: Private Bag X11, Suite 3	5,000,000	3,400.00



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 SATIB Insurance Brokers (Pty) 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

SATIB Insurance Brokers (Pty) 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	SATIB Insurance Brokers (Pty) Limited
Trade name	
Company registration number	1996/017839/07
Physical Address	No 10 Rydall Vale Office Park, Douglas Saunders Drive La Lucia Durban 4051
Postal Address	P.O. Box 250 Umhlanga Rocks
Telephone Number	08617284248 0027(31)5144200(Outside RSA)
Fax Number	031 562 1886/7
E-mail Address	info@satib.co.za
Website	
Compliance Officer	
Name of Company	Crux Compliance (Pty) Ltd
Telephone Number	011 234 4991

PARTICULARS OF THE BINDER HOLDER AND/OR ADMINISTRATOR	
Business Name	SATIB Insurance Brokers (Pty) Ltd
Trade name	
Company registration number	1996/017839/07
Physical Address	No 10 Rydall Vale Office Park, Douglas Saunders Drive, La Lucia. Durban, 4051
Postal Address	P.O. Box 250, Umhlanga Rocks, 4320
Telephone Number	0861 728 4248 / 0027 (31) 514 4200 (Outside RSA)
Fax Number	031 562 1886/7
E-mail Address	info@satib.co.za
Website	
Compliance Officer	
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	16388
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	16388
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 0861 728 4248 / 0027 (31) 514 4200 (Outside RSA) for assistance.

COMPLAINTS	
If you would like to lodge a complaint with your insurance broker, please write to or call:	
Complaints Officer/Responsible Manager Saskia Stemmett Tel: 021 710 6300 Email: saskias@firstequity.co.za Website:	

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:	
Complaints Officer 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.	

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The Insured: Terra South Africa Tours (Pty) Ltd



THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical Address	Kasteel Park Office Park, Orange building, 2nd Floor, c/o Nossob & Jochemus Street, Erasmuskloof Pretoria 0081
Postal address	PO Box 32334, Braamfontein, 2017	Postal address	PO Box 74571, Lynnwood Ridge, 0040
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			
Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002		
Postal address	PO Box 35655, Menlo Park, 0102		
Telephone number	0800 20 37 22		
Fax number	(012) 346-6941		
Email address	info@fsc.co.za		
Website	www.faisombud.co.za		

YOUR INSURER	
Name	Certain Underwriters at Lloyds
Company registration number	
FSP Number	
Physical Address	Lloyds 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@lloyds.com

YOUR SPECIAL RISKS INSURER

Policy Number: B1262BW0217120-GPL02/2022/12123
The Insured: Terra South Africa Tours (Pty) Ltd



SASRIA SOC LIMITED			
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 Lloyds 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 Lloyds 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	

Cover Type	Binder Fee%	Risk Management Fee
Evacuation	10%	8%
PA Individual	10%	0%
PA Group	10%	0%
Pax-Sure (Motor PA) Fleet	10%	0%
Public Liability	10%	2.5%
Spread of Disease Top Up	10%	2.5%
Hatchery	10%	2.5%
Professional Indemnity	10%	2.5%
PAX Liability	10%	2.5%
PAX Liability Fleet per seat	10%	2.5%
Motor Vehicle Cover	12.5%	0%
Fleet motor	12.5%	0%
Wildlife	7.5%	0%

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

BINDER DISCLOSURE

Satib Insurance Brokers (Pty) Ltd acts as a binder holder for Certain Underwriters at Lloyds 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

Relating to your insurance broker:

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.

A full copy of your broker's conflict of interest management policy can be obtained from:

- i) Your broker's offices upon written request to saskias@firstequity.co.za
- 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.		
A full copy of the binder holder and/or administrator's Conflict of Interest Management policy can be obtained from:		
i) The binder holder and/or administrator's offices upon written request to saskias@firstequity.co.za		

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.