

## COMMERCIAL QUOTATION/PROPOSAL

### QUOTATION

- This quotation is valid for thirty (30) days only.
- Should this quotation be accepted, this document becomes the proposal form which shall be the basis of the contract between the insurer and yourselves.
- Please answer all the questions in full.

### GENERAL

Full name of Insured \_\_\_\_\_

Company registration number \_\_\_\_\_ Company VAT number \_\_\_\_\_

Contact person \_\_\_\_\_

Postal address \_\_\_\_\_ Postal code \_\_\_\_\_

Telephone number \_\_\_\_\_ Fax number \_\_\_\_\_ Cell number \_\_\_\_\_

Email address \_\_\_\_\_ Website address \_\_\_\_\_

Nature of business (if property owner, note nature of the business of all occupants) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

How long has your business been established \_\_\_\_\_

Has this company or any other company which the directors may have sat on the board, ever been placed in business rescue, provisional or final liquidation YES NO

If YES, please state name of company and date of liquidation:

Name of Company _____	Date _____
Name of Company _____	Date _____

If this company was rehabilitated, state date of rehabilitation:

Name of Company _____	Date _____
Name of Company _____	Date _____

### PREVIOUS/CURRENT INSURER

Company _____	Period _____	Branch _____	Policy no. _____
Company _____	Period _____	Branch _____	Policy no. _____
Company _____	Period _____	Branch _____	Policy no. _____

Has any Insurance Company: declined any proposal	YES	NO
refused to renew any policy	YES	NO
cancelled any policy	YES	NO
imposed special terms or conditions on any policy	YES	NO

If YES, please state when and by whom and what terms or conditions were imposed, if any \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## LOSS HISTORY

Declare all losses during the last five years (list for a minimum of three years) for this company (claimed for or not):

Description	Section	Date	Amount paid
i)			R
ii)			R
iii)			R
iv)			R
v)			R

### THE PREMISES – Risk Location 1

1. Physical address \_\_\_\_\_ Code \_\_\_\_\_

2. Construction

a) Walls \_\_\_\_\_ b) Roof \_\_\_\_\_

c) Floor \_\_\_\_\_ d) No. of storeys \_\_\_\_\_

e) Outbuildings/structures \_\_\_\_\_

f) Perfect partition walls between buildings YES NO

3. a) Age of building \_\_\_\_\_ b) Condition of building \_\_\_\_\_

4. Flood damage hazard (low-lying, basement, etc.) \_\_\_\_\_

5. Topography \_\_\_\_\_

6. Is there exposure from other perils \_\_\_\_\_

### ADJOINING PREMISES – Risk Location 1

1. Occupation \_\_\_\_\_

2. a) Age of building \_\_\_\_\_ b) Condition of building \_\_\_\_\_

3. Type of neighbourhood \_\_\_\_\_

### THE PREMISES – Risk Location 2

1. Physical address \_\_\_\_\_ Code \_\_\_\_\_

2. Construction

a) Walls \_\_\_\_\_ b) Roof \_\_\_\_\_

c) Floor \_\_\_\_\_ d) No. of storeys \_\_\_\_\_

e) Outbuildings/structures \_\_\_\_\_

f) Perfect partition walls between buildings YES NO

3. a) Age of building \_\_\_\_\_ b) Condition of building \_\_\_\_\_

4. Flood damage hazard (low-lying, basement, etc.) \_\_\_\_\_

5. Topography \_\_\_\_\_

6. Is there exposure from other perils \_\_\_\_\_

ADJOINING PREMISES – Risk Location 2

1. Occupation \_\_\_\_\_
2. a) Age of building \_\_\_\_\_ b) Condition of building \_\_\_\_\_
3. Type of neighbourhood \_\_\_\_\_

FIRE			
Details	Sum insured	Risk Location 1	
		Rate	Premium
Buildings	R _____	%	R _____
Plant, machinery, fixtures and fittings and all other contents	R _____	%	R _____
Escalation (10%) (amount x rate x 50%)	R _____	%	R _____
Inflation (10%) (amount x rate x 35%)	R _____	%	R _____
Stock in Trade (Declaration basis) – YES NO	R _____	%	R _____
Stock Debris Removal	R _____	%	R _____
Claims Preparation Costs	R _____	%	R _____
Sprinkler leakage extension (first loss/full sum insured)	R _____	%	R _____
Miscellaneous as described	R _____	%	R _____
Rent _____ months	R _____	%	R _____

Other extensions required			
_____	R _____	%	R _____
_____	R _____	%	R _____

Details	Sum insured	Risk Location 2	
		Rate	Premium
Buildings	R _____	%	R _____
Plant, machinery, fixtures and fittings and all other contents	R _____	%	R _____
Escalation (10%) (amount x rate x 50%)	R _____	%	R _____
Inflation (10%) (amount x rate x 35%)	R _____	%	R _____
Stock in Trade (Declaration basis) – YES NO	R _____	%	R _____
Stock Debris Removal	R _____	%	R _____
Claims Preparation Costs	R _____	%	R _____
Sprinkler leakage extension (first loss/full sum insured)	R _____	%	R _____
Miscellaneous as described	R _____	%	R _____
Rent _____ months	R _____	%	R _____

Other extensions required			
_____	R _____	%	R _____
_____	R _____	%	R _____

## BUSINESS INTERRUPTION

Basis of cover	Difference basis		Additions basis	
			Risk Location 1	
Details	Sum insured		Rate	Premium
Gross Profit – declaration	YES	NO		
	R		%	R
Indemnity Period			months	
Gross Rentals	R		%	R
Revenue	R		%	R
Additional Increased Cost of Working	R		%	R
Wages (weeks basis)      Number of weeks	R		%	R
Fines and penalties	R		%	R
Claims preparation cost	R		%	R
Utilities (refer to the underwriting guidelines)	R		%	R
Specified Suppliers Extension (percentage of dependency required – max 25%)	R		%	R
Unspecified Suppliers Extension (percentage of dependency required – max 10%)	R		%	R
Customers Extension (name plus percentage of dependency required – max 25%)	R		%	R

Basis of cover	Difference basis		Additions basis	
			Risk Location 2	
Details	Sum insured		Rate	Premium
Gross Profit – declaration	YES	NO		
	R		%	R
Indemnity Period			months	
Gross Rentals	R		%	R
Revenue	R		%	R
Additional Increased Cost of Working	R		%	R
Wages (weeks basis)      Number of weeks	R		%	R
Fines and penalties	R		%	R
Claims preparation cost	R		%	R
Utilities (refer to the underwriting guidelines)	R		%	R
Specified Suppliers Extension (percentage of dependency required – max 25%)	R		%	R
Unspecified Suppliers Extension (percentage of dependency required – max 10%)	R		%	R
Customers Extension (name plus percentage of dependency required – max 25%)	R		%	R

Details of Suppliers/Sub-contractors				
Name	General Location	Alternative supplier/s available		Dependency %
1. _____	_____	YES	NO	_____ %
2. _____	_____	YES	NO	_____ %
3. _____	_____	YES	NO	_____ %
4. _____	_____	YES	NO	_____ %
5. _____	_____	YES	NO	_____ %

Details of Customers		
Name	General Location	Dependency %
1. _____	_____	_____ %
2. _____	_____	_____ %
3. _____	_____	_____ %
4. _____	_____	_____ %
5. _____	_____	_____ %

Other extensions required					
_____	R	%	R	R	% R
_____	R	%	R	R	% R

### BUILDINGS COMBINED

Details	Sum insured	Risk Location 1		First Amount Payable
		Rate	Premium	
Buildings (including common property)	R	%	R	_____
Escalation (10%)	R	%	R	_____
Inflation (10%)	R	%	R	_____
Rent	R	%	R	_____
Liability	R	%	R	_____
Claims Preparation Costs	R	%	R	_____
Geysers	R	%	R	_____

Details	Sum insured	Risk Location 2		First Amount Payable
		Rate	Premium	
Buildings (including common property)	R	%	R	_____
Escalation (10%)	R	%	R	_____
Inflation (10%)	R	%	R	_____
Rent	R	%	R	_____
Liability	R	%	R	_____
Claims Preparation Costs	R	%	R	_____
Geysers	R	%	R	_____

## ACCOUNTS RECEIVABLE

Details	Sum insured	Rate	Premium
Outstanding debts	R _____	%	R _____
Duplicate records retained	YES NO	N/A	R _____
Fireproof safe	YES NO	Make _____	R _____
Transit Cover Extension	YES NO	N/A	R _____
Claims Preparation Costs	YES NO	N/A	R _____

## THEFT

Details	Sum insured	Rate	Premium	First Amount Payable
First Loss (Risk Location 1)	R _____	%	R _____	_____
Damage to building (Risk Location 1)	R _____	%	R _____	_____
First Loss (Risk Location 2)	R _____	%	R _____	_____
Damage to building (Risk Location 2)	R _____	%	R _____	_____

Other extensions required	Sum insured	Rate	Premium	First Amount Payable
_____	R _____	%	R _____	_____

Burglar Alarm System	Risk Location 1	Risk Location 2
Is there is burglar alarm system present	YES NO	YES NO
If YES, is it linked to armed response	YES NO	YES NO
Name of security company	_____	_____
Are all windows fitted with burglar bars	YES NO	YES NO
Are all external doors fitted with security gates	YES NO	YES NO

## MONEY

Details	Sum insured	Rate	Premium	First Amount Payable
Major limit (Risk Location 1)	R _____	%	R _____	_____
a) Seasonal limit	R _____	%	R _____	_____
b) Period of seasonal limit	R _____	%	R _____	_____
Receptacles (Risk Location 1)	R _____	%	R _____	_____
Major limit (Risk Location 2)	R _____	%	R _____	_____
a) Seasonal limit	R _____	%	R _____	_____
b) Period of seasonal limit	R _____	%	R _____	_____
Receptacles (Risk Location 2)	R _____	%	R _____	_____
Collectors – Limit	R _____	%	R _____	_____
Number of collectors _____				
P A Assault	Number of employees _____		Flat premium	R _____
a) Capital sum	R _____			
b) Weekly sum	R _____			
c) Medical expenses	R _____			

**Other extensions required**

	R	%	R
	R	%	R

	Risk Location 1		Risk Location 2	
	YES	NO	YES	NO
Is a safe installed				
Make				
SABS category				

**BUSINESS ALL RISKS**

Are all items specified at replacement value    YES    NO

Details (including serial numbers where applicable)	Sum insured	Rate	Premium	First Amount Payable
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	

**ELECTRONIC EQUIPMENT**

Is all equipment insured at replacement value    YES    NO

Details of electronic equipment (include serial numbers) – Risk Location 1	Sum insured	Rate	Premium	First Amount Payable
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
Details of electronic equipment (include serial numbers) – Risk Location 2	Sum insured	Rate	Premium	First Amount Payable
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
	R	%	R	
Reinstatement of data	R	%	R	
Increased cost of working	R	%	R	

**Other extensions required**

	R	%	R
	R	%	R

	Risk Location 1		Risk Location 2	
Any lightning protection	YES	NO	YES	NO
If YES, specify				

**ACCIDENTAL DAMAGE**

Details	Sum insured	Rate	Premium	First Amount Payable
First loss	R	%	R	
Leakage extension	R	%	R	

**OFFICE CONTENTS**

Details – Risk Location 1	Sum insured	Rate	Premium	First Amount Payable
Contents	R	%	R	
Theft Extension (Non-forcible/violent entry/exit) (max 25% of sum insured)	R	%	R	
Loss of documents	R	%	R	
Legal Liability – documents	R	%	R	

Details – Risk Location 2	Sum insured	Rate	Premium	First Amount Payable
Contents	R	%	R	
Theft Extension (Non-forcible/violent entry/exit) (max 25% of sum insured)	R	%	R	
Loss of documents	R	%	R	
Legal Liability – documents	R	%	R	

	Risk Location 1		Risk Location 2	
Any lightning protection	YES	NO	YES	NO
If YES, specify				

**GLASS SECTION (subject to average)**

Details	Risk Location 1				Risk Location 2			
	Sum insured	Rate	Premium	First Amount Payable	Sum insured	Rate	Premium	First Amount Payable
External and internal glass	R	%	R		R	%	R	
Signwriting	R	%	R		R	%	R	
Special Replacement extension		YES	NO					



## FIDELITY GUARANTEE

NOTE: A completed questionnaire may be requested by the Insurer at their own discretion

**Basis of cover**                      Named/Position basis                      Blanket basis

Schedule of employees to be insured (**Name or Position Basis**)

Name/Position	Sum insured	Premium	First Amount Payable
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____
_____	R	R	_____

Number of employees to be insured (Blanket Basis)	Sum insured	Premium	First Amount Payable
No. _____	R	R	_____
Computer losses cover required	YES    NO	R	_____
Reinstatement cover required	YES    NO	R	_____
Retroactive cover required	YES    NO	R	_____
Superseded cover required	YES    NO	R	No. of years _____
Previous Insurer and Policy Number	_____		

## GOODS IN TRANSIT

**Basis of cover**                      All Risks                      FCO                      Hi-jacking

Load limit	Established annual carry	Rate on annual carry	Premium	First Amount Payable
R _____	R	%	R	_____
Is property transported by road only	YES    NO			
If NO, provide details	_____			
Any property transported under contract				YES    NO
If YES, provide details	_____			

**GROUP PERSONAL ACCIDENT/STATED BENEFITS**

Basis of Cover	Group Personal Accident	Stated Benefits
	24 hours	Working hours only

**Group Personal Accident**

1. Name/Categories of persons	Number of persons	Occupation
<b>Compensation</b>		<b>Rate</b> <b>Premium</b>
Death	R	%    R
Permanent Disablement	R	%    R
Temporary Total Disablement	R      for 52 weeks	%    R
Temporary Total Disablement	R      for 104 weeks	%    R
Medical Expenses	R	%    R
2. Name/Categories of persons	Number of persons	Occupation
<b>Compensation</b>		<b>Rate</b> <b>Premium</b>
Death	R	%    R
Permanent Disablement	R	%    R
Temporary Total Disablement	R      for 52 weeks	%    R
Temporary Total Disablement	R      for 104 weeks	%    R
Medical Expenses	R	%    R
3. Name/Categories of persons	Number of persons	Occupation
<b>Compensation</b>		<b>Rate</b> <b>Premium</b>
Death	R	%    R
Permanent Disablement	R	%    R
Temporary Total Disablement	R      for 52 weeks	%    R
Temporary Total Disablement	R      for 104 weeks	%    R
Medical Expenses	R	%    R

**Stated Benefits**

Wages Basis (Compensation to be based on total annual wages including bonuses, commissions, etc.)

1. Number of persons	Occupation	Established annual earnings
<b>Compensation</b>		<b>Rate</b> <b>Premium</b>
Death		%    R
Permanent Disablement		%    R
Temporary Total Disablement	100% for 52 weeks	%    R
Temporary Total Disablement	100% for 104 weeks	%    R
Medical Expenses		%    R

2. Number of persons	Occupation	Established annual earnings	
Compensation		Rate	Premium
Death		%	R
Permanent Disablement		%	R
Temporary Total Disablement	100% for 52 weeks	%	R
Temporary Total Disablement	100% for 104 weeks	%	R
Medical Expenses		%	R

3. Number of persons	Occupation	Established annual earnings	
Compensation		Rate	Premium
Death		%	R
Permanent Disablement		%	R
Temporary Total Disablement	100% for 52 weeks	%	R
Temporary Total Disablement	100% for 104 weeks	%	R
Medical Expenses		%	R

### EMPLOYER'S LIABILITY

Details	Limit of indemnity	Rate of annual wages	Premium
All Employees	R	%	R
Estimated Annual Wages	R		

### PUBLIC LIABILITY (Broadform)

Retroactive cover                      YES      NO

**If yes, provide the following details:**

To which date is cover backdated \_\_\_\_\_

Previous insurer and policy cancellation date \_\_\_\_\_ and \_\_\_\_\_ (DD/MM/YYYY)

Previous insurer limit                      R \_\_\_\_\_

Section	Limit of Indemnity	Premium	First Amount Payable
a. Public liability – general and tenants liability	R _____	R _____	_____
b. Products Liability	R _____	R _____	_____
c. Defective workmanship liability	R _____	R _____	_____
d. Work away from premises liability	Included in the wording up to limit in a. above	R _____	_____
e. Umbrella	Up to R20 000 000	R _____	As per underlying policy

**In addition to this quote form, a Public Liability Questionnaire may be required in respect of Products and/or Defective Workmanship. Umbrella cover can be limited in respect of the following: products, defective workmanship and spread of fire.**

### MACHINERY BREAKDOWN

Specify each item	Sum insured (replacement value)	Rate	First Amount Payable
1.	R	%	R
2.	R	%	R
3.	R	%	R
4.	R	%	R
5.	R	%	R
Are there maintenance plans and agreements in place for these items			YES NO

### MOTOR

1. Make and Model	Year of manufacture	Registration number	NCB	Sum insured	Rate	Premium
				R	%	R
<b>Type of cover required</b>	Third Party Only	Third Party Fire and Theft		Comprehensive		
<b>List accessories to be insured (e.g. car radio)</b>				<b>Sum insured</b>	<b>Rate</b>	<b>Premium</b>
				R	%	R
				R	%	R
				R	%	R
				R	%	R
Basic First Amount Payable				Theft First Amount Payable		
Voluntary First Amount Payable				Other First Amount Payable		
Car hire/Loss of use	YES NO			Car hire premium	R	
Gear-locking device fitted	YES NO	If YES, give details				
VESA-approved immobilizer	YES NO	If YES, give details (including level)				
Tracking system	YES NO	If YES, give details				

2. Make and Model	Year of manufacture	Registration number	NCB	Sum insured	Rate	Premium
				R	%	R
<b>Type of cover required</b>	Third Party Only	Third Party Fire and Theft		Comprehensive		
<b>List accessories to be insured (e.g. car radio)</b>				<b>Sum insured</b>	<b>Rate</b>	<b>Premium</b>
				R	%	R
				R	%	R
				R	%	R
				R	%	R
Basic First Amount Payable				Theft First Amount Payable		
Voluntary First Amount Payable				Other First Amount Payable		
Car hire/Loss of use	YES NO			Car hire premium	R	
Gear-locking device fitted	YES NO	If YES, give details				
VESA-approved immobilizer	YES NO	If YES, give details (including level)				
Tracking system	YES NO	If YES, give details				

3. Make and Model	Year of manufacture		Registration number	NCB	Sum insured	Rate	Premium
					R	%	R
<b>Type of cover required</b>	Third Party Only		Third Party Fire and Theft		Comprehensive		
<b>List accessories to be insured (e.g. car radio)</b>			<b>Sum insured</b>		<b>Rate</b>		<b>Premium</b>
			R		%		R
			R		%		R
			R		%		R
			R		%		R
Basic First Amount Payable			Theft First Amount Payable				
Voluntary First Amount Payable			Other First Amount Payable				
Car hire/Loss of use	YES	NO	Car hire premium		R		
Gear-locking device fitted	YES	NO	If YES, give details				
VESA-approved immobilizer	YES	NO	If YES, give details (including level)				
Tracking system	YES	NO	If YES, give details				

4. Make and Model	Year of manufacture		Registration number	NCB	Sum insured	Rate	Premium
					R	%	R
<b>Type of cover required</b>	Third Party Only		Third Party Fire and Theft		Comprehensive		
<b>List accessories to be insured (e.g. car radio)</b>			<b>Sum insured</b>		<b>Rate</b>		<b>Premium</b>
			R		%		R
			R		%		R
			R		%		R
			R		%		R
Basic First Amount Payable			Theft First Amount Payable				
Voluntary First Amount Payable			Other First Amount Payable				
Car hire/Loss of use	YES	NO	Car hire premium		R		
Gear-locking device fitted	YES	NO	If YES, give details				
VESA-approved immobilizer	YES	NO	If YES, give details (including level)				
Tracking system	YES	NO	If YES, give details				

5. Make and Model	Year of manufacture		Registration number	NCB	Sum insured	Rate	Premium
					R	%	R
<b>Type of cover required</b>	Third Party Only		Third Party Fire and Theft		Comprehensive		
<b>List accessories to be insured (e.g. car radio)</b>			<b>Sum insured</b>		<b>Rate</b>		<b>Premium</b>
			R		%		R
			R		%		R
			R		%		R
			R		%		R
Basic First Amount Payable			Theft First Amount Payable				
Voluntary First Amount Payable			Other First Amount Payable				
Car hire/Loss of use	YES	NO	Car hire premium		R		
Gear-locking device fitted	YES	NO	If YES, give details				
VESA-approved immobilizer	YES	NO	If YES, give details (including level)				
Tracking system	YES	NO	If YES, give details				

6. Make and Model	Year of manufacture	Registration number	NCB	Sum insured	Rate	Premium
				R	%	R
<b>Type of cover required</b>	Third Party Only	Third Party Fire and Theft			Comprehensive	
<b>List accessories to be insured (e.g. car radio)</b>		<b>Sum insured</b>		<b>Rate</b>		<b>Premium</b>
		R		%	R	
		R		%	R	
		R		%	R	
		R		%	R	
Basic First Amount Payable			Theft First Amount Payable			
Voluntary First Amount Payable			Other First Amount Payable			
Car hire/Loss of use	YES NO		Car hire premium		R	
Gear-locking device fitted	YES NO	If YES, give details				
VESA-approved immobilizer	YES NO	If YES, give details (including level)				
Tracking system	YES NO	If YES, give details				

## SOLAR POWER

	Risk Location 1				
How are the solar panels mounted?	1. Carport	2. Ground	3. Mobile structure	4. Pole	5. Roof
Are the inverter(s) and battery(s) mounted inside of the insured buildings?				YES	NO
If, No please specify how the inverter(s) and/or battery(s) are mounted?	_____				

Details	Sum insured	Rate	Premium
<b>Inverter</b>	R	%	R
Number of inverter(s)	_____		
Name of inverter(s) (including serial number(s))	_____		
Sum insured per inverter, if more than one	_____		
<b>Battery(s)</b>	R	%	R
Number of battery(s)	_____		
Name of battery(s) (including serial number(s))	_____		
Sum insured per battery, if more than one	_____		
<b>Solar Panels</b>	R	%	R
Number of solar panel(s)	_____		
Name of solar panel(s) (including serial number(s))	_____		
Sum insured per solar panel	_____		

<b>Peripheral equipment as described</b>	R	%	R
<b>Miscellaneous as described</b>	R	%	R
Theft, First loss limit (forcible and violent entry/exit)	R	%	R

**Other extensions required**

	Risk Location 1		
	Sum insured	Rate	Premium
Additional Claims Preparations Costs	R	%	R
Additional Liability	R	%	R
Additional Power Surge	R	%	R
Incompatibility	R	%	R
Theft of external fixtures and fittings (Non-forcible)	R	%	R

**Security Measures**

	Risk Location 1	
	YES	NO
Is there is burglar alarm system present?	YES	NO
If YES, is it linked to 24 hour armed response?	YES	NO
Are all windows fitted with burglar bars?	YES	NO
Are all external doors fitted with security gates?	YES	NO
Any other additional security features not listed above:	_____	

**Specific conditions applicable to the quotation**

**Burglar Alarm Warranty**

It is a condition precedent to the liability of the Company that a burglar alarm system will be installed at the premises stated in the Schedule and warranted that:

1. the burglar alarm installed at the premises shall:
  - 1.1 protect all insured battery(ies) and inverter(s);
  - 1.2 be extended to protect all insured solar panels which are externally fitted by means of beams and/or sensors;
  - 1.3 be fully activated whenever the premises is not open for normal business unless any principal, partner, director or employee is in the premises;
2. the insurance shall not cover loss of or damage to property following the use of keys, the keypad code or remote control of the burglar alarm or any duplicate thereof belonging to the Insured unless such keys, keypad code or remote control were obtained by theft.

Unless specifically stated to the contrary, all premises shall be protected by such alarm and it is further warranted that:

3. the contract for any burglar alarm services shall include services of a 24-hour armed response unit;
4. the control panel shall have an event log and the arming and disarming of the alarm shall be logged and after the occurrence of a claim the Company will be entitled to request full information of the relevant log;
5. such alarm will be maintained in proper working order, but the Insured shall be deemed to have discharged their liability if they have maintained their obligations under a maintenance contract with the installation/service company of the alarm system;

PROVIDED THAT:

cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured.

### Solar power system warranty

It is a condition precedent to the Company's liability, and it is warranted that the solar power system, battery or inverter installed on the insured premises must comply with the following requirements:

1. the solar power system, battery or inverter must be installed by an accredited electrical contractor as recognised by the Department of Labour;
2. installation must be accompanied by and comply with:
  - 2.1 a valid Electrical Certificate of Compliance (CoC);
  - 2.2 the latest edition of SANS 10142-1 (Wiring);
  - 2.3 NRS 097-2-1 (utility interface/inverter);
  - 2.4 any other regulatory requirements (where applicable);
  - 2.5 relevant municipal by-laws;
3. the solar power system, battery or inverter must be regularly maintained and kept in good working order;
4. the Insured's staff must be educated and trained in the operation of such solar power system, battery or inverter installed on the insured premises;
5. all bushes, grass, weeds and other flammables within a 5m (five metre) radius of the solar power system must be cleared and regularly maintained;
6. the installation of the solar power system must include an evaluation on the suitability of the roof to carry the additional weight of the solar power system being installed.

SASRIA			
Section		Rate	Premium
Material Damage (Fire, Buildings Combined, Office Contents, Business All Risks, Glass, Electronic Equipment, Solar Power)	(sum insured)	R	% R
Business Interruption:	(Indemnity Period _____)		
– Working Expenses	(sum insured)	R	% R
– Standing Charges	(sum insured)	R	% R
– Net Profit Charges	(sum insured)	R	% R
Money	(underlying premium)	R	% R
Goods in transit	(load limit/annual carry)	R	% R
Motor – private	(number of vehicles)	R	R
Motor – commercial	(number of vehicles)	R	R
TOTAL SASRIA			R

**SASRIA COVER IS NOT APPLICABLE TO ALL SECTIONS. YOU CAN CHOOSE THE SECTIONS FOR WHICH YOU REQUIRE THIS COVER.**

**Note: This is only applicable to Full Binder Brokers and Group Schemes registered with SASRIA.**

	Monthly	Annual
Policy premium (VAT inclusive)	R	R
Sasria	R	R
Broker fee	R	R
Total premium	R	R



**PROPOSAL**

No policy is in force until the insurer has received the proposal form and accepted cover.

**Effective date of cover** \_\_\_\_\_

**PAYMENT OPTIONS AND BANKING DETAILS**

Please mark the appropriate blocks

Premium payment method       Annually       Monthly debit order       Quarterly

If paying monthly, date for the debiting of premiums \_\_\_\_\_

**DEBIT ORDER AUTHORITY**

Bank \_\_\_\_\_ Branch \_\_\_\_\_ Branch code \_\_\_\_\_

Account number \_\_\_\_\_ Account holder name \_\_\_\_\_

Type of account       Transmission  
                                  Cheque  
                                  Savings

\_\_\_\_\_ Account Holder signature      \_\_\_\_\_ Date

**SHARING OF INSURANCE INFORMATION**

We acknowledge that the sharing of insurance information for underwriting and claims purposes (including credit information) between insurers is in the public interest as it enables insurers to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.

On our behalf and on the behalf of any person we represent herein, we hereby waive our rights to privacy with regard to underwriting or claims information (including credit information) that we provide or that is provided by another person on our behalf in respect of any insurance policy or claim made or lodged by me.

We acknowledge that the insurance information provided by us may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of our policy or the meeting of any claims we may submit.

We consent to such information being disclosed to any other insurance company or its agent.

We acknowledge that the information may be verified against legally recognised sources or databases.

We agree that this proposal shall be the basis of the contract between the insurer and ourselves.

We will accept the insurer's standard policy.

We understand that this insurance will not commence until this proposal has been accepted by the insurer.

If you are unable to sign this declaration without qualification, please give your reasons here:

\_\_\_\_\_  
\_\_\_\_\_

We declare that to the best of our knowledge/belief, the statements and particulars given in this form are true and complete and that no material facts that are likely to influence the acceptance and assessment of your insurance have been withheld. (If you are in any doubt as to whether a fact is material, you should disclose it.)

This means that The Hollard Insurance Company Ltd has been made aware of all important information and that any incorrect information may mean that the policy will be cancelled or voided, and any claim submitted to us would then not be dealt with.

**PROTECTION OF PERSONAL INFORMATION**

In order to provide you with insurance, we have to process your personal information. We will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. We do this to provide insurance services, prevent fraud, assess claims and conduct surveys. We will treat your personal information with caution and have put reasonable security measures in place to protect it. By signing this application for insurance, you agree to the processing and sharing of your personal information.

\_\_\_\_\_  
Signature  
Insured/Duly authorised person

\_\_\_\_\_  
Date