ADOPTION CHECKLIST

ADMISSION NO: MBY 5422
CONTRACT NO: MA0005ST

- [x] Admission Form
- [x] Application for adoption
- [x] Pre-Home Inspection Report
- [x] Adoption contract
- [x] Copy of Identity Document or Driver's License
- [x] Proof of Residence
- [x] Letter from Body Corporate
- [x] Sterilization Contract and Date of sterilization Contract Done 27/02/2025
- [x] Copy of Vaccination Record/ Certificate
- [x] Microchip
- [x] Microchip Registration- chip number 992003000486636

Adoptee INFO:

Name & Surname Ingelin Kuhn

Contact INFO: 076 309 7580

Completed by: [signature] Date: 26/02/2025

Manager: [signature] Date: 05/02/2025

FUTURE POST HOME INSPECTION (every 6 Months)	
Date of Inspection	Date of Inspection

This checklist must be completed and attached to the front of every adoption that has been processes.

All documents relating to a single adoption must be kept together in a single bundle, in order of checklist.

Already paid home inspection in George. Josephine

MA00055T

APPLICATION TO ADOPT AN ANIMAL

PLEASE NOTE: We retain the right to decline this application

The following documents to be attached: - ID, proof of residence, proof that pets are allowed.

NAME - Prof/Dr/Mr/Mrs/Ms (including initials): Miss I Kuhn Ingelin

HOME ADDRESS: 8 Tienie Botha Str Heiderand

ID NO.: 0301190053084

POSTAL ADDRESS: Same

TEL NO (H): ______ (B): ______

CELL NO: 076 309 7580 FAX NO: ______

E-MAIL: ingelinkie1@gmail.com

Address where animal will be kept: 8 Tienie Botha Str Heiderand

Reason for wanting an animal: Companion

Occupation: Broker

Do you own or rent your property: Own Do you have consent from owner / Body Corporate? N/A

Are you a student with consent to keep pets? YES/NO

Reason for wanting an animal: Companion

Is the animal for yourself? YES/NO

Is the animal a replacement for a pet which has died from: Distemper/Parvovirus/Snuffles/Cat Flu/Biliary YES/NO

What breed of dog or cat are you interested in? ______

Can you afford private veterinary fees? Yes Who is your vet? Hartenbos Animal Vet

How many animals live on your property DOGS 1 CATS ______ OTHER ______

What are the sexes of your animals? DOGS: Male ______ Female X CATS : Male ______ Female ______

Are all your animals sterilised? Give details Yes

How many dogs and cats have you owned over the past 3 years? DOGS 1 CATS ______ OTHER ______

Which animals do you still have, and what happened to the others? 1 Dog

Is your property fenced and has a proper gate? Yes Will you chain/cage an animal? No

Full description of the fencing and gate: Palisade & Wall Height: 1.8 m

What shelter is provided : OUTDOORS X KENNEL ______ OTHER Home

Have you previously had pets from an SPCA? No Are there children under the 10 years in your household? Yes

Pre Home Inspection Fee: R100.00 Receipt No.: MBY 5650. Pd.

Declaration: The above information is true and correct

I confirm that I have never been convicted nor charged with cruelty or neglect of any animal.

SIGNATURE OF APPLICANT [signature] **Date of application** 20/02/~~200~~ 2025

DBV SPCA

PRE HOME NO: MPRE 087

ADMISSION NO: MB/ S422

PRE HOME INSPECTION FORM DOMESTIC ANIMALS

992003000486636.

PASSED: YES / NO DATE UNDERTAKEN: 19/5/25 TIME: 12:30

NAME OF APPLICANT: Ingelin Kuhn

ADDRESS: 8 Tinie Botha Str, Heiderand

HOME TEL No: CELL No: 0763097580

ANIMAL(S) ADOPTING: Rottie X - M.

SEX: Female AGE: ± 9 weeks

PRE- HOME INSPECTION:

PROPERTY DESCRIPTION			
Type and height of fence: Vibracrete 1.8m		Suitability of fence (i.e. small pets can't escape): Good	
Suitable shelter? (i.e. Kennel in protected area)	YES ☑ / NO ☐	Any sign of Chain/Runner?	YES ☐ / NO ☑
Is the front yard separated from the back?	YES ☐ / NO ☑	If yes, what partitioning?	Nil
Any hazards? (pool, rubble, razor wire, etc)	YES ☐ / NO ☑	Specify: Nil	
Does applicant live at the address?	YES ☑ / NO ☐	How many animals are on the property?	1

DESCRIPTION OF ANIMALS ON PROPERTY					
	1	2	3	4	5
BREED	X Breed				
CONDITION	Good				
WELFARE (good?)	Good				
SEX & AGE	8yr / Fem	/	/	/	/
STERILISED	YES ☑ / NO ☐	YES ☐ / NO ☐	YES ☐ / NO ☐	YES ☐ / NO ☐	YES ☐ / NO ☐

OTHER INFORMATION / COMMENTS
No welfare concerns found.

#(IBHK 12392)

PROPERTY APPROVED FOR THE FOLLOWING ANIMALS:

- ☐ CATS
- ☑ MEDIUM DOGS
- ☑ SMALL DOGS
- ☑ LARGE DOGS

INSPECTED BY: M. Wenzel **SPCA:** M. Bay **SIGNATURE:** [signature]

POST HOME INSPECTIONS

DATE	RESULT	REMARK	BY WHOM

DIAGRAM OF PROPERTY ON REVERSE OF THIS PAGE

I WAS DEWORMED ON

DATE	PRODUCT	DATE	PRODUCT

Quantel Extel Plus Extel Plus XL
DEWORMING FOR HAPPIER HEALTHIER DOGS

NOTE TO MY OWNER
Regular vaccines as prescribed by my veterinarian and deworming every 2 weeks for under 12 weeks of age and every 3 months when I'm older are very important for keeping me healthy!

RABIES MOVEMENT PERMIT

This certificate also serves as a movement permit for this animal within the Republic of South Africa on condition that:

1. It accompanies the animal;
2. Property of origin is free from quarantine restrictions imposed for rabies control purposes;
3. The rabies vaccine immunity is valid;
4. The certificate was signed in the space below to confirm that the condition in 2 and 3 were met before the intended movement.

DATE

BY VETERINARIAN

SIGNATURE

PRACTICE STAMP

CERTIFICATE OF STERILISATION

VETERINARIAN'S SIGNATURE (signature)

DATE 27/02/2025.

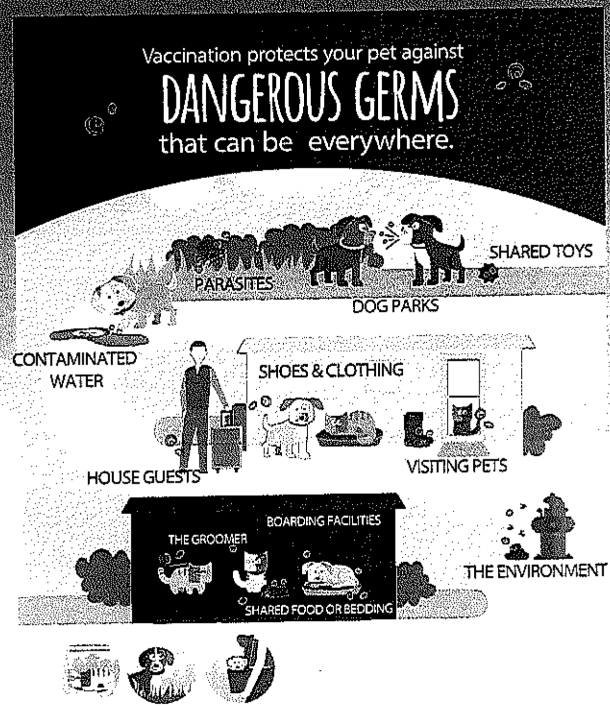
DOCTOR'S NAME Dr A.S. Muller.

Garden Route SPCA
P.O Box [illegible]3
George, 6530
Ph (044) 693 - 0824
PRACTICE STAMP

MSD Animal Health

Intervet South Africa (Pty) Ltd, Reg. No. 1991/006580/07
20 Spartan Road, Spartan, 1619, RSA | Private Bag X2026, Isando, 1600, RSA
Tel: +2711 923 9300, Fax: +2711 392 3158, Sales Fax: 086 603 1777
www.msd-animal-health.co.za ZA-NOV-211200001

VACCINE RECORD CARD



PET'S NAME

MY VET

GARDEN ROUTE SPCA
MOSSEL BAY

18 BILL JEFFERY AVE
KWANONQABA

044 693 0824
072 287 1761
theatrem@grspca.co.za

Consulting Hours
Monday and Friday: 12:00 - 16:00
Wednesday: Closed
Tuesday and Thursday: 09:00 - 16:00
Saturday: 09:00 - 11:00

ADOPTION CONTRACT

DOG/CAT	Breed x Breed	Male/Female	ADMISSION NO: MBY5422
Microc	992003000486636		

This animal has been given to you in the firm and confident belief that it will receive a good home with responsible and loving care. Ownership of an animal yields much pleasure and satisfaction. It also has its obligations and responsibilities. The fact that the animal has been in our care usually indicates that someone has, in the past, failed to recognise these responsibilities.

1. I do hereby confirm and undertake that:
2. I am over eighteen (18) years of age.
3. All family members agree to the adoption and will abide by the conditions in the contract.
4. I will not part with possession of the animal except to return it to the SPCA if for any reason I am unable to keep it. In the event that I fail to do so, I agree that I will be liable to pay to the SPCA all costs which they may incur in obtaining confirmation that the animal has been homed to a suitable person, with suitable premises. In the event that this is not the case, I also agree that I will be liable for all costs which the SPCA may incur, including all legal costs on an attorney and client scale, in recovering possession of the animal.
5. I will give the animal a fair chance to adjust to its new home.
6. I understand that donations are not refundable or transferable.
7. I will feed and house the animal to the Society's satisfaction.
8. I will not chain or cage the animal, and understand that if it is found chained or caged, it will be removed from my care immediately.
9. I can afford the services of a private veterinary practitioner.
10. I will ensure that vaccinations are kept up to date and in the case of injury or illness professional veterinary treatment will be provided.
11. I understand that in the case of illness (not injury) occurring within the first seven (7) days of adoption, I may bring the animal to the Society to be attended to by its veterinarian (at the discretion of the Society) at no charge to myself.
12. I will ensure that the animal is sterilised as stipulated by the Society.
13. I undertake to ensure that the animal has identification at all times, either in the form of a microchip or a collar and tag – only elasticised or quick release collars may be used for cats.
14. My property is adequately enclosed and at no time shall I knowingly allow my dog to roam the streets.
15. I will notify the Society within forty-eight (48) hours should the animal die or go missing.
16. I know and understand the "By-Laws pertaining to animals" of the Municipality in which I reside.
17. I will permit an authorised officer of the Society to visit my premises from time to time, to be assured that the animal is being treated in accordance with this Policy, and I will allow the Society to repossess the animal, if in the Society's opinion, the terms of this policy are not being reasonably adhered to.
18. I will not use or allow the animal to be used as a watchdog on any industrial or commercial premises.
19. I will notify the Society of any change of address in writing by registered post within seven (7) days.

** I agree to never harm, neglect, abuse or abandon the animal that I adopt.*
** I confirm that I have never been convicted nor charged with cruelty or neglect of any animal.*

I hereby declare that I have read through the Adoption Contract, and that I agree and acknowledge that the above contract is legal and binding.

ADOPTER NAME - Prof/Dr/Mr/Mrs/Ms (including initials): Ingelin Kuhn

HOME ADDRESS: 8 Tenie Botha, Heiderand ID/PASSPORT NO.: 0301190053084

TEL NO (H): ______ (B): ______

CELL NO: 076 309 7580 FAX NO: ______

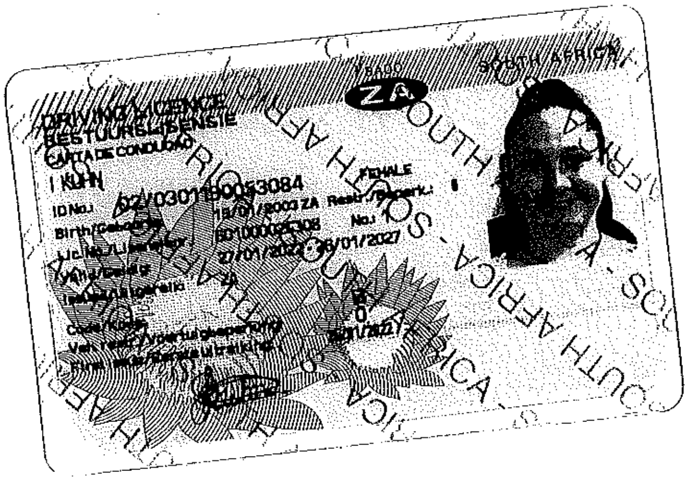
E-MAIL: ingelinkie1@gmail.com

Fee is R750 BECAUSE she paid for the pre home inspection twice by mistake. → ADOPTION FEE: R750 cash / card/ eft DONATION: ______ RECEIPT No. 5668

VEHICLE REG. No. CBS 79204 VEHICLE MAKE: Toyota Etios COLOUR Orange

SIGNATURE: [signature] WITNESS FOR SOCIETY: [signature]

DATE: 28/02/2025.


SOUTH AFRICA
ZA
DRIVING LICENCE
BESTUURSLISENSIE
CARTA DE CONDUÇÃO
FEMALE
ID No.
Birth/Geboorte
27/01/2022
No.
SOUTH AFRICA

Backhome

Virbac

* COMPULSORY FIELDS
* PRINT INFORMATION

MICROCHIPPED ANIMAL REGISTRATION FORM

Please note that it is the Pet Owner's responsibility to ensure that the Pet's details are registered on the BackHome Database

MICROCHIP NUMBER

992003000486636

VET OR WELFARE ORGANISATION

Vet Practice Number *

Vet Practice Name *

Vet Practice Phone - Daytime *

PET OWNER INFORMATION

Only mobile numbers in South Africa, Botswana and Namibia will be receiving SMS notifications.

If possible, please provide a personal email, not a company email.

Cell No. * 076 309 7580

E-mail * ingelinkie1@gmail.com

Title * MRS

Initials * I

Surname * KUHN

Street 8 Tienie Botha

City

Suburb

Area Code Heiderand.

Country

Province

Phone - Day time

Phone - Night time

OTHER CONTACTS

Title * Initials * Surname *

Cell No. *

Title * Initials * Surname *

Cell No. *

Title * Initials * Surname *

Cell No. *

CHIP DETAILS

Registration Date * 28 - 02 - 2025

Date of Implant * 27 - 02 - 2025

Was the Microchip implanted by this veterinary practice? Yes No

Name of Vet who implanted the Chip BHO SMITH

PET DETAILS

Pet Name LAYLA

Date of birth

Species * CANINE

Breed * X BREED

Colour BLACK + BROWN

Markings

Gender Male Female

Sterilised Yes No

KENNEL UNION OF SOUTH AFRICA (KUSA)

Are you a KUSA Registered Member? Yes No

KUSA Registration Number

Pet Registered Name

MEDICAL

Medical Conditions

Medical Insurance Company

Medical Insurance Policy Number

Medical Insurance Phone

PROTECTION OF PERSONAL INFORMATION LAW

The client hereby agrees that his / her personal information herein supplied and / or any of his / her personal information already in possession of the veterinarian may be processed by the said Veterinarian and / or it's office to bring about this agreement between the client and the veterinarian. The client further agrees that the veterinarian may forward his / her personal information to VIRBAC (Supplier of the Chip), in order for Virbac to lodge the clients personal information on their database for tracking purposes. The client also agrees that where other relevant institutions need to trace a lost animal, and they use that code on Virbac's website they will be given the personal information of the owner of said animal. The client also agrees that his / her personal information may be used by Virbac to forward him / her a Newsletter as well as to send him / her general information concerning pets. The client acknowledges that he / she has a right to object to the processing of its personal information for marketing purposes and unless expressly stated otherwise hereby consents to its personal information being used by ______________ and Virbac RSA (Ltd) Pty for the above-mentioned purposes. SIGNATURE X Kuhn

REGISTRATION PROCESS – Please use one of the following option to register on the backhome database

1. On-line — Log onto www.backhome.co.za. Complete the registration process.
2. By fax — Fax this completed form to BackHome on 0800 222 546 (TOLL FREE) or 011 852 6364
3. By e-mail — Scan and E-mail the completed form to backhome@virbac.co.za or backhome.support.external@virbac.co.za

ADMISSION, ASSESSMENT AND HISTORY RECORD

LOADED

DBV SPCA Garden Route

KENNEL No.	K- ~~18~~ 25			ADMISSION No.	MBY5422	
Stray	Surrender X	Abandoned	Returned	Impounded	Confiscated	Request for euthanasia
Date in	07/2/25		Time in	15:30	Date for release	

IDENTIFICATION & LOST AND FOUND		Lost & Found checked	Yes / No	Lost & Found Date checked	
Microchip/Collar or ID tag found	Yes / No X	Date scanned or checked	07/2/25	Microchip or ID Tag number	NONE

DESCRIPTION & HISTORY

Dog ✓		Cat		Other species (Specify)	
Breed	X BREED			Colour and Markings	BLACK & BROWN
Condition	Good			Sex ♀	Age +- 2 Months
Temperament	Good			Sterilisation details NONE	Name NONE
Coat SHORT	Tail Long	Teeth Condition	Good	Ears DOWN	Size Small
Area found / collected from	KWANONQABA				Date 07/2/25
Reason for surrender	UNWANTED				

ASSESSMENT		
GOOD WITH:	Yes	No
Children		
Cats		
Other Dogs		
Livestock/Other		
DO THEY:	Yes	No
Jump Fences		
Run Away		
COMMENTS:		

Surrendered by X / Found by	Name	THOZAMA MKHASHULA			
Residential Address	11 MPBIA STR, KWA.				
Postal Address	NONE				
Tel (H) NONE	Tel (W) NONE	Cell 063000 4910?			
Email	NONE				
Donation R NONE	Cash	Card	EFT	(Receipt No.)	NONE

PLEASE INSIST ON A RECEIPT

Confiscated: OB No: — Case No: — Inspector: BHD

STATEMENT OF SURRENDER

I do hereby certify that ~~I DO~~ / DO NOT own the animal/s described above, that IT IS / IT ~~IS NOT~~ a stray and I DO / ~~DO~~ NOT know where it comes from. I also freely surrender all interest, if any, therein to the SPCA, and I request that the animal be dealt with as deemed advisable in the discretion of the SPCA. It is expressly agreed that neither the SPCA nor its officers and employees will incur any obligation to me on account of such disposition of said animal/s. I confirm that I am over the age of eighteen (18) years of age. **Also see" Conditions on reversed side.**

Hiermee verklaar ek dat ek dier/e hierbo beskryf **BESIT / NIE BESIT NIE**, dat dit 'n **RONDLOPER / NIE RONDLOPER NIE** is, en dat ek **WEET / NIE WEET** waar dit vandaan kom nie. Ek doen ook vrywillig afstand van alle belange daarin, indien enige, ten gunste van die DBV en ek versoek dat die dier hanteer word soos wat die DBV goed ag. Daar word uitdruklik ooreengekom dat nog die DBV nog sy amptenare, en werknemers enige verpligtinge het, teenoor my ten opsigte van die hantering van die dier/e. Ek bevestig dat ek bo die ouderdom van agtien (18) jaar is. **Sien ook die "Voorwaardes" op die agterblad.**

Signature	Witness for Society

FOR OFFICE USE: PENDING ADOPTION	Details of second Applicant
Details of first Applicant	Details of third Applicant

Claimed ☐ Adopted ☐ Euthanased ☐ Died ☐ Other ☐ ______ On Date: ______

Policy Schedule

Branch

Branch	FFG Western Cape (Pty) Ltd	Address:	P O Box 277
Agency Number			Paarl
Broker Reference			7620
Telephone	021 872 9862		
E-mail	amend@ffg.co.za		
FSP Number	17279		

Client Details

Client	Ms Ingelin Kuhn	Address:	8 Tienie Botha Street
Client Reference Number			Heiderand
Telephone Number			Mossel Bay
E-mail Address	ingelinkie1@outlook.com		6506
Mobile Number	0763097580		Western Cape
Occupation	Administrative		

Policy Details

Insurer	Old Mutual Insure
Product Name	Personal Group Schemes
Policy Number	MER42205OLD
Original Inception Date	19 Feb 2025
Inception Date	19 Feb 2025
Renewal Date	01 Feb 2026
Period of Insurance	From (19 Feb 2025) to (28 Feb 2025) and any subsequent period for which the insurer agrees to renew this policy or any section thereof.
Payment Method	Debit Order
Debit Date	01
Payment Frequency	Monthly
FSP Number	12

Authorised Signatory

Signed At :

Date Printed : 19-02-2025

(on behalf of the company)

Underwritten by Old Mutual Insured Limited. Authorised Financial Services Provider (FSP no. 12).

Declaration

Have you or any member of your household had any application for insurance declined cancelled or renewal refused or had special conditions imposed?	No
Do you consent to have an ITC check for a more accurate premium?	Yes
Have you or any member of your household been previously insured?	Yes
Previous Insurance Years	2
Have you or any member of your household been involved in a motor accident or suffered any other losses during the past 3 years?	No
Have you or any member of your household been convicted of any offense?	No
Have you or any member of your household been involved in any civil or criminal litigation in the past 3 years or had any civil judgement against you?	No

Note To Policy Holder

Sharing of insurance information

I acknowledge that sharing of insurance information about me, including credit information, for underwriting and claims purposes between insurers is in the public interest. It enables insurers to underwrite policies and assess risks fairly and to reduce fraudulent claims so that premiums can be limited.

I waive my right to privacy and those of any person that I represent regarding the information that I or another person on my behalf provides. I acknowledge that the information that I provide may be stored in the shared database and used as set out above. It can also be used for any decision about my policy or the meeting of any claim.

I consent to the information being given to another insurance company or its agents. I acknowledge that the information about me may be verified against legally recognised sources or databases.

I AGREE THAT this schedule shall be the basis of the contract between the insurer and myself.

I WILL ACCEPT the insurer's personal group scheme policy.

NOTE TO POLICYHOLDER

Policy Schedule

Where a premium field above (or within the content of this schedule) does not have a premium included or where cover is not specifically stated as being included, cover for this particular class of risk is not in force. If cover or a quotation for this excluded class of risk extension to cover is required please request this from your broker or the scheme Administrator in writing.

Your obligations are:

- to provide us with true and complete information.

- to tell us everything which may be important for us to know in order to accept the policy.

- tell us about any changes which may be important for us to continue accepting the policy.

- to tell us about everything you have not yet disclosed

If you do not fulfil any of these obligations, cover may be cancelled.

The policy schedule, terms and conditions, together with any correspondence sent to you, as well as any telephonic verbal agreements we make, form the policy of insurance between you and us. It is important that these documents are carefully checked to ensure that they meet your full approval. The content of this schedule and the applicable policy wording will be the basis upon which any claims arising in the future will be settled. Please ensure that you are familiar with the content of all the documents and that the detail noted in the schedule is correct in every aspect. These records are accessible to you on your request.

All Compensation Limits specified within this Policy Schedule are inclusive of VAT.

This Schedule forms an integral part of your policy and must be read together with the policy wording.

Electricity Grid Interruption exclusion

Notwithstanding any provision of the policy, including any exclusion, exception, extension, insuring provision, or any provision which would otherwise override this general exception, this policy does not cover any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature, including any consequential losses in terms of any section of this policy, that is directly or indirectly, regardless of any other cause or event contributing concurrently, or any other sequence, caused by, attributable to, inconsequence of, related to, resulting from, arising out of, following, or in any way in connection with the following:

- Electricity Grid Interruption (as defined below); and/or
- the restoration or reconnection of the supply of electricity following Electricity Grid Interruption.

Electricity Grid Interruption means an interruption or suspension of electricity supply from any electrical power supply network to any end user, in any manner, from whatsoever source, and for whatsoever reason, whether due to damage, an inability, and/or failure (whether partial or total) of any electrical power supplier to generate, transmit or distribute electricity, or otherwise.

This exclusion also applies consequential losses in respect of any utilities that are affected by Electrical Grid Interruption including, but not limited to, the disruption of water, telecommunications and sewage systems. It also applies to other consequential losses, such as the deterioration of stock, food or other items.

This exclusion does not apply to:

- any loss or damage to property, other than property that is in any way used for, implemented in, or part of the generation or production of electricity, which is covered in terms of any public utilities section or extension (if selected by the Insured) of this policy
- any loss, damage, claim, liability, cost, exposure, expense or other sum of any nature caused by, attributable to, in consequence of, related to, resulting from, arising out of, following, or in any way in connection with power surge following loadshedding as defined below:
    - loadshedding means the intentional total or partial withholding of electricity supply (from any source) by any electricity supplier, which is implemented in phases, and does not affect a municipality (including local district, regional or any other level created by law), province or the country at substantially the same time.
    - power surge means any temporary increase (of any degree) in the current or voltage of an electrical circuit, electricity network or supply.

FFG

Policy Summary

Please note that this is only a summary of the elements of the policy. Make sure that this information is correct as it can affect your cover and premium. For a complete description of the terms and conditions the policy wording should be read. Particular attention should be paid to the excesses and the general terms and conditions and exclusions.

Class	Cover Taken	Pro-Rata	Premium
Household Goods	Yes	R0.00	R190.07
Personal Liability	Yes	R0.00	R10.09
Houseowners	No	R0.00	R0.00
Personal Accident	No	R0.00	R0.00
All Risks	Yes	R0.00	R459.38
Motor	Yes	R0.00	R1 073.56
Watercraft	No	R0.00	R0.00
Personal Computers	No	R0.00	R0.00
Legal Cost	No	R0.00	R0.00
Extended Personal Liability (PLIP)	No	R0.00	R0.00
Mechanical & Electrical Breakdown	No	R0.00	R0.00
Sasria Security Costs: Imminent Danger - Domestic	No	R0.00	R0.00
Value Added Products not underwritten by Old Mutual Insure			
Mercury Premium Assist - Domestic 0861 555 116	Yes	R0.00	R65.00
Fees and Commission			
Commission			
Broker Commission			R274.23
Total			
Sasria premium			R5.03
Pro-Rata			R0.00
SASRIA Pro-Rata			R0.00
Total premium (excluding VAT)			R1 567.93
VAT			R235.19
Total premium (including VAT)			R1 803.12

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.
Vat is included at 15%. Old Mutual Insured Limited VAT vendor no: 4460101019
Excesses are not subject to VAT.

FFG

FUTURE FINANCIAL GROUP

Household Goods

Item Number:	1 - Home Contents	SASRIA	Compensation Limit	Premium
Inception Date:	19-02-2025	R0.73	R200 000	R190.07

Physical Address

8 Tienie Botha Street
Heiderand
Mossel Bay
6506
Western Cape

Item Details

Situation Of The Home	: Residential Area, No Access Control
Insurance Type	: Full Cover Including Subsidence
Roof Type	: Standard
Wall Type	: Brick, Stone or Concrete
Type Of Home	: Detached House/Cottage
Claim Free Group	: 9
Occupant and Tenants Liability	: R5 000 000
Credit Provider	: None
Occupied during working hours	: Yes
Unoccupied for more than 60 days a year	: No
Holiday Home	: No
Hired Or let Out	: No
24 Hours Access Control to property	: No
All access doors are fitted with security gates	: No
All opening windows fitted with burglar bars	: Yes
Perimeter wall/fencing is 1.8m high	: No
Interleading door between outbuildings or garage adjoining the main residence	: No
Full Time Security Guards On The Property	: No
Burglar Alarm	: No
Service Provider	: None
Connected to a 24 hour control room with armed response	: No
Accidental Damage Including Power Surge	: R10 000

Excess

Standard/Selectable	: R1250
Limited subsidence and landslip	: R5000
Accidental damage including power surge	: R2500
Accidental spoiling of fridge and freezer contents	: R2000

Insured Events

In addition to the cover described above the following reflects additional cover applicable

Full Cover including subsidence or landslip - Please check your schedule to see what Insurance Type you have.

Insured Events		Compensation Limits	Excess
4.3.1	Loss of or damage to contents inside your home and outbuildings caused by insured events	Limit of Compensation	See Standard/Selectable Excess
4.3.2.2	Money and other negotiable instruments	R 2 500	Nil
4.3.2.3	Business goods and equipment	R30 000	See Standard/Selectable Excess
4.5.1	Fire, explosion and lightning	Limit of Compensation	See Standard/Selectable Excess
4.5.2	Malicious damage	Limit of Compensation	See Standard/Selectable Excess
4.5.3	Storm, flood, wind, water, hail or snow	Limit of Compensation	See Standard/Selectable Excess
4.5.4	Earthquake	Limit of Compensation	See Standard/Selectable Excess
4.5.5	Bursting, leaking or overflowing of pipes, water apparatus or oil-fired heating apparatus	Limit of Compensation	See Standard/Selectable Excess
4.5.6	Loss of or damage to Household Goods caused by impact to the Home and Outbuildings	Limit of Compensation	See Standard/Selectable Excess
4.5.7	Subsidence or landslip	Limit of Compensation	See Subsidence or landslip excess
4.5.8	Loss or damage to Household Goods caused by any Insured event excluding theft or attempted theft while the insured property is:		
4.5.8.1	in a building you are temporarily living in	Limit of Compensation	See Standard/Selectable Excess
4.5.8.2	in a building you are employed in	R10 000	Nil
4.5.8.3	inside the building of a business where your Household Goods are being made up, altered, renovated, repaired, cleaned or dyed	R 7 500	Nil
Extended covers			
4.6.1	Accidental damage including power surge	R10 000	See Accidental damage including power surge excess
4.6.9	Fire brigade charges	R100 000	Nil
4.6.15	Loss of water by leaking	R 7 500	Nil
4.6.17	Cost of clearing debris after an Insured event	R100 000	Nil
Loss or damage from theft or attempted theft:			
4.6.18	From the Home and Outbuildings:		
4.6.18.1	the Home	Limit of Compensation	See Standard/Selectable Excess
4.6.18.2	the Outbuildings unless you can prove that there are visible signs of forced entry or exit	R10 000	Nil
4.6.18.3	a building you are temporarily living in	Limit of Compensation	See Standard/Selectable Excess
4.6.18.4	a building you are employed i unless you can prove that there are visible signs of forced entry or exit	R10 000	Nil
4.6.18.5	a commercial storage facility where you have deposited Household Goods for safe keeping or at any hotel, guesthouse, club or bank safe	Limit of Compensation	See Standard/Selectable Excess
4.6.18.6	inside the building of a business where your Household Goods are being made up, altered, renovated, repaired, cleaned or dyed, if there are visible signs of forced entry or exit	R 7 500	Nil
4.6.19	**From the grounds of your Home and Outbuildings:**		
4.6.19.1	laundry	R10 000	Nil
4.6.19.2	garden and swimming pool furniture and equipment, pool safety nets and covers	R10 000	Nil
4.6.19.3	Braai equipment	R10 000	Nil
4.6.19.4	Trampolines	R10 000	Nil
4.6.19.5	Outdoor portable generators / inverters	R10 000	Nil
4.6.19.6	Solar panels and back-up power systems	Replacement value	See Solar panels and back-up power system excess

4.6.20	While moving Household Goods to a new Home	Limit of Compensation	See Standard/Selectable Excess
4.6.22	While you are transporting Household Goods	R10 000	Nil
4.6.23	Loss or damage to the garden	R 7 500	Nil
4.6.25	Loss of or damage to guests' property	R10 000	Nil
4.6.28	Loss of or damage to domestic staff's property	R10 000	Nil
4.6.31	Loss or damage to documents caused by an Insured event	R10 000	Nil
4.6.34	Loss or damage to contents in a garden shed	R10 000	Nil
4.6.36	Employing a security guard	R10 000	Nil
4.6.37	Keys, locks and electronic security devices	R10 000	Nil
4.6.40	Alternative accommodation and rent	25% of the Household Goods Limit of Compensation	Nil
4.6.42	Veterinary expenses	R1 000	Nil
4.6.44	Accidental death from injury in the Home and Outbuildings	R10 000	Nil
4.6.45	Accidental damage to audio visual equipment	Limit of Compensation	Nil
4.5.47	Accidental damage to glass	Limit of Compensation	Nil
4.6.48	Accidental spoiling of fridge and freezer contents	R 7 500	Nil
4.6.51	Accidental damage to domestic telephone instruments	R 2 500	Nil
4.6.53	Damage by wild baboons or wild monkeys	R10 000	Nil
4.7.3	Householders Liability - Occupant	R5 000 000	Nil
4.7.6	Householders Liability - Tenant	R5 000 000	Nil

Special Conditions

4.11.3	Proof of valuation of jewellery and watches	R25 000 per item or R100 000 in total	
4.11.4	Safe warranty limit	R25 000 per item or R100 000 in total	
4.11.13	Increase due to inflation	8%	See Standard/Selectable Excess

Personal Liability

Itẽm Number:	1 - Personal Liability	SASRIA	Compensation Limit	Premium
Inception Date:	19-02-2025		R5 000 000	R10.09

Insured Events

In addition to the cover described above the following reflects additional cover applicable

Insured Events		Compensation Limits	Excess
5.3.4	Liability for Accidental death, bodily injury, illness, loss or damage to property	Limit of Compensation	Nil
5.3.8	Wrongful arrest	R50 000	Nil
5.3.10	Contracts with security armed response and garden service companies	Limit of Compensation	Nil
5.3.13	Bank and SIM cards	R 7 500	Nil
5.3.18	Hole-in-one	R 2 500	Nil
5.3.23	Full house	R 2 500	Nil

All Risks

Item Number:	1 - Apple iPhone Pro-Max 256GB	SASRIA	Compensation Limit	Premium
Inception Date:	19-02-2025	R0.12	R32 000	R326.67

Item Details

Type Of Item	: Cell Phone
Description Of Item	: Apple iPhone Pro-Max 256GB
Serial Number	: 351613325562325/ 351613324013866

Excess

Standard/Selectable Excess (Cell phones)	: R1000
Remote jamming excess	: 10% of claim

Item Number:	2 - Samsung Galaxy S24 FE 256GB	SASRIA	Compensation Limit	Premium
Inception Date:	19-02-2025	R0.05	R13 000	R132.71

Item Details

Type Of Item	: Cell Phone
Description Of Item	: Samsung Galaxy S24 FE 256GB
Serial Number	: 353302721006370/01/ 357518701006371/01

Excess

Standard/Selectable Excess (Cell phones)	: R1000
Remote jamming excess	: 10% of claim

Insured Events

ALL RISK

Insured Events		Compensation Limits	Excess
8.3.1	For General items	25% of the General limit of compensation per item	Standard or selected excess
8.3.3	For Specified items	Limit of Compensation	Standard or selected excess
8.3.3.2	For contents of caravans or trailers (if specified)	R1 000 or 25% of the limit of compensation per item, whichever is the lowest	Standard or selected excess
8.3.3.4	Proof of valuation for jewellery and watches	R25 000 per item and R100 000 in total	Standard or selected excess
8.3.3.8	Stamp or Coin collections	Limit of compensation	Standard or selected excess
	Maximum any one stamp or coin	R7 500	
8.3.3.20	CD's and DVD collections	Limit of compensation	Standard or selected excess
	Maximum any one CD or DVD	R350	
Extended Covers that form part of the limit of compensation			
8.4.1	Remote jamming or blocking and/or items stolen from attended vehicles	R10 000	See Remote jamming excess
Special terms and conditions under this section			
8.7.7	Increase due to inflation	8%	Standard or selected excess

Motor

Item Number: 1 - 2020 Volkswagen Polo GP 1.6 Comfortline	SASRIA	Compensation Limit	Premium
Inception Date: 19-02-2025	R2.02	R226 400	R1 073.56

Physical Address

8 Tienie Botha Street
Heiderand
Mossel Bay
6506
Western Cape

Item Details

Type of Vehicle Value	: Reasonable Retail Value
Make	: VOLKSWAGEN
Model	: POLO GP 1.6 COMFORTLINE (2015-2022)
MM Code	: 64028724
Year of manufacture	: 2020
Type Of Vehicle	: Standard Car
Vehicle Status	: Second Hand
License Number	: Required
Engine Number	: CLS777399
VIN Number	: WVWZZZ60ZLT064239
Colour of Vehicle	: Silver
Is the vehicle metallic?	: Yes
Regular Driver	: Ingelin Kuhn
Date Of Birth of Regular Driver	: 2003-01-19
Occupation Of The Regular Driver	: Administrative
Licence Type of Regular Driver	: Code B
License date of issue of Regular Driver	: 2022-01-27
Marital Status of Regular Driver	: Single
Gender of Regular Driver	: Female
Disabled Condition	: None
License Restrictions	: None
Registered Owner	: Ingelin Kuhn
Has the vehicle been modified	: No
Credit Provider	: Other
Insurance Type	: Comprehensive
Description of Use	: Domestic Use
Claim Free Group	: 9
Third Party Liability	: R5 000 000
Passenger Liability - driven by Persons over 25 years of age	: R5 000 000
Passenger Liability - driven by Persons under 25 years of age	: R2 500 000

Situation Of Private Home	: Residential Area
Security where vehicle is parked	: No Access / No Security Guard
VSS Compliant	: Yes
Approved Immobiliser	: Yes
Approved Gear Lock	: No
Tracking Device	: No
Service Provider	: None
Vehicle is kept in a locked garage or enclosed carport overnight	: No
Credit Shortfall	: No
4 x 2, 4x4 Cover	: No
Old Mutual Insure Car Hire	: No
Excess Waiver	: No
Insure Named Driver only	: No

Extensions	**Included**
Retail Top Up - 15%	No
Retail Top Up - 20%	No
Retail Top Up - 25%	No

Excess

Standard/Selectable Excess	: R5000
Replacement of Window Glass	: 20% of claim, minimum R1000
Drivers under the age of the 25 years and/or license duration less than 3 years	: R3000
Specified accessories excess including car radios and sound equipment if specified	: R500

Clauses

The Following endorsement/clauses are applicable to this risk item. Please refer to the end of your schedule for a detailed definition of these wordings and the section wording.

Immobiliser Warranty

Insured Events

In addition to the cover described above the following reflects additional cover applicable

Motor Comprehensive - Please check your schedule to see what Insurance Type you have.

Insured Events		Compensation Limits	Excess
9.7.1.1	Loss or damage to the vehicle (Applies only to cars, light delivery vehicles with a gross vehicle mass of 3500kg and less, 4x4 and 4x2 vehicles)	Reasonable Retail Value or Agreed Value	See Standard/Selectable Excess
9.7.1.1	Loss or damage to the vehicle (Applies only to Motorcycles and related vehicles, Caravans and Trailers, Golf Cars and Recreational Tractors)	Compensation Limit or Reasonable Retail Value	See Standard/Selectable Excess
9.7.1.2	Vehicle Liability (refer 9.11)		
	- Cars, Light Delivery Vehicles with a gross vehicle mass of 3500kg and less, 4x4 and 4x2 vehicles, Motorcycles, Caravans and Trailers only	R5 000 000	Nil
	- Three and four wheeled motor vehicles (Quad bikes, Off-road scramblers, All-terrain vehicles), Golf Cars and Recreational Tractors	R250 000	Nil
9.7.3	Costs to protect the vehicle	R7 500	Nil
9.7.4	Costs for emergency repairs	R7 500	Nil
9.7.5	Costs to tow and store the vehicle after an accident	Reasonable costs	Nil
9.7.6	Costs to tow and store the vehicle after an accident if you do not use our approved service provider	R2 500	Nil
9.7.7	Delivery after repair	Reasonable delivery costs	Nil
9.7.8	Window glass	Replacement or repair cost	See Window Glass Excess
9.7.10	Emergency expenses for accommodation (Applies only to cars, light delivery vehicles with a gross vehicle mass of 3500kg and less, 4x4 and 4x2 vehicles)	R500 per person max 2 days, max benefits R2 000 in any 12 months	Nil
9.7.14	Death from an accident	R7 500	Nil
9.7.15	Locks, keys and remote control units	R10 000	Nil
9.7.17	Tracking device	R3 000	Nil
9.7.22	Special modification to your vehicle	R10 000	Nil
9.11.10	Passenger Liability (Not applicable to Motorcycles, scooters (with or without a side car) three- and four - wheeled motorized vehicles (Quad bikes, Off-road scramblers, All-terrain vehicles), Golf Cars and Recreational Tractors)		
	- If vehicle is driven by a person under the age of 25	R 2 500 000	Nil
	- If vehicle driven by a person over the age of 25	R 5 000 000	Nil

If you have selected 4x4 or 4x2 optional cover

9.8.11	Cost for emergency repairs	R10 000	Nil
9.8.14	Mechanical and Electrical Breakdown of winching equipment	R15 000	10% of claim minimum R1 000
* 9.8.16	Head, tail and spotlights	Limit of Compensation	R350
* 9.8.19	Extinguishing costs	R5 000	Nil
* 9.8.21	Documents	R5 000	Nil
* 9.8.23	Wreckage removal	R10 000	Nil
* 9.8.24	Vehicle Hire Costs	R200 per day	Nil

FFG

Mercury Premium Assist - Domestic 0861 555 116

Item Number:	1 - Mercury Premium Assist - Domestic 0861 555 116	SASRIA	Compensation Limit	Premium
Inception Date:	19-02-2025		R1	R65.00

Roadside & Accident Assist

Patrol Assistance

- Flat battery - jump start only (replacement of battery will be for the member's account)
- Flat tyre (assistance with changing a tyre - member needs to have a spare tyre available)
- Fuel assistance (limited to five litres per incident)
- Transmission of urgent messages

Annual Limit: Up to R500.00 per incident or R1000.00 annually **Locksmiths**

- A locksmith will be dispatched in the event where keys (vehicle and home) are locked in a

Annual Limit: Up to R800 per incident or R1600.00 annually

Tow-in

Tow-in service to the nearest approved dealership (if under warranty), repair centre or panel beater in the event of:

- Mechanical breakdown - covered up to R750 per incident or R1500.00 annually
- Electrical breakdown - covered up to R750 per incident or R1500.00 annually
- Accident damage - cost covered by insurer, up to R2000.00 per incident or R4000.00 annually

Courtesy Transport

Where the vehicle needs to be towed to a repairer, occupants of the vehicle (up to a maximum of two persons) will be transported to a nominated destination. Destination needs to be within a 100km radius of your normal place of residence or work.

Hotel Accommodation

Where the breakdown has occurred outside a radius of 100 km from the place of residence, resulting in an overnight delay, hotel accommodation for the occupants of the vehicle will be arranged (up to a maximum of four persons).

Limit: Cover up to R500.00 per group per incident or R1000.00 annually.

Car Rental

Where the breakdown has occurred outside a radius of 100 km from the place of residence, a rental car will be arranged, subject to an occupant qualifying for a rental vehicle in terms of the car rental company's general terms and conditions. The costs incurred will be confined to rental charges, delivery and collection of the hire vehicle, and the vehicle must be surrendered on arrival the occupant's destination.

Limit: Cover up to R500.00 per incident or R1000.00 annually and subject to availability.

Vehicle Repatriation

In the event of a vehicle being left for repairs, we will pay up to R500 for 24-hour, Group-B car rental or a flight ticket to collect the vehicle after repairs. Alternatively, should the vehicle have been towed to a dealership closer to the occupant's place of residence, the additional tow costs will be supplemented with the costs of car rental or flight.

**Please note: This cover excludes all vehicles over 3 500kg. A member will not be entitled to service where the vehicle is not in a roadworthy condition. Any costs incurred through arrangements made by the member without prior authorization shall not be reimbursed. Assistance is only available in South Africa, Lesotho and Swaziland.*

Annual limit: 2 incidents per category.

Live 24 Assist

We provide insurers, underwriters and insurance brokers the easy-to-use, live video streaming solution for their clients. With instant visual assessments for faster resolution of emergencies, vital visual facts are captured and digitally labelled with a time, date and geolocation. Fast tracking information for assessment, first notice of loss, prepopulated claim forms and self-service platforms simultaneously.

LIVE VIDEO STREAMING WILL ONLY BE APPLICABLE FOR:

- Vehicle Accidents
- Home Emergencies

Home Assist

Home Assistance refers to emergency assistance related to the home covered in the policy only and not home maintenance services.

Fixtures, Fittings and Services

An appropriate repairer (electrician, plumber, locksmith, and glazier) will be called out to address the problem at one nominated address.

Limit: Call Out Fee and first hour of labor. Thereafter costs will be for the policy holder.

Please note that all parts and materials used are excluded and will be for the member's account. Maintenance related issues are not covered.

Emergency Services Notification

At the policy holder's request, a notification of an emergency will be sent out to the police, traffic, fire brigade, ambulance, security or any other emergency service provider.

Call outs

A summary of this product is illustrated in the table below:

Emergency	Inclusions	Exclusions
	Distribution boards, circuits, main cables causing power failure	Electrical gates and doors
	Earth-leakage relays causing power failure	Jacuzzi, swimming pool and borehole pumps
	Geyser connections, thermostats, and elements	Air conditioners and commercial refrigeration
	Multiple plug points causing power failures	Repairs not complying with regulated specifications such as SABS and others
	Lightning strikes on wiring causing power failures	All electrical motors (electric gate motors etc.)
Electrical	Multiple burnt connections on wiring or plug points causing power failure	White Appliances (Stove, Refrigerator, Dishwasher etc.)
	General House Wiring	
	Connections to all electrical motors causing power failure	
	Municipal connections inside the property causing power failure	
	Burst water connections and pipes that are concealed and are causing further structural damage	Concealed pipes are not covered. Specialists are not covered eg. Leak Detectors

	Overflowing blocked drains (internal & external) that can cause further structural damage	Specialist are not covered e.g Drain specialist like Roto- Rooter & Drain Surgeon
Plumbing	Geyser Problems (No hot water - dependent on case circumstances, water pressure, overflowing geyser)	Repairs not complying with regulated specifications such as SABS and others. Replacement of a burst geyser Jacuzzis, swimming pools and boreholes Leaking tap that runs into a basin/sink or shower
Locksmith	If keys are broken off or lost for a main entrance or exit of the house	Outbuildings, bedrooms and garages
	If a child is locked inside the house or any room within the house	Padlocks
Glaziers	Any glass that has been damaged or broken and is causing a security risk to your premises	Mirrors or any specialised glass

**Please note: For any other cases not mentioned above and parts, we will be able to assist the member with referrals, but they will be liable for ALL the costs.*
Annual limit: R3000 per annum

Home Maintenance Assist (White Goods)

In the event of a home maintenance emergency because of breakage of white goods (e.g. dish washer), we will arrange for an appropriate repairer to address the problem at one nominated address. Please note that all parts and materials used are excluded and will be for your account. Call-out fee and first hour labour is covered, thereafter normal rates apply.

Annual limit: 2 events per year

FFG

Emergency Medical Assist

Medical Advice and Information Hotline

Medical personnel, including paramedics, nurses and doctors, are available 24 hours a day to provide general medical information and advice. This is an advisory service, as a telephonic conversation does not permit an accurate diagnosis.

Emergency Medical Advice and Assistance Hotline

In addition to the general medical advice service, one call to the same number will trigger the medical operators who will guide you through a medical crisis situation, provide you with emergency advice and organize for you to receive the support you require.

Referral to Crisis Line

Bereavement counselling, HIV counselling, Suicide counselling.

Referrals to Medical Practitioners and Facilities

We will refer you to the nearest medical facility or practitioners.

Emergency Medical Response to the Scene of a Medical Emergency

An appropriate response will be undertaken whereby a response vehicle will be dispatched immediately to the scene of a medical emergency where appropriate lifesaving support will be provided to the member/s and where relevant, the member/s will be stabilised before transfer is provided to the closest appropriate medical facility.

Medical Transportation

In the event of you experiencing a medical emergency, we will arrange for emergency medical transport to the nearest medical facility capable of providing adequate care. Medical considerations, the degree of urgency, your state and fitness to travel and other considerations, including but not limited to, airport availability, weather conditions and distance to be covered, as assessed by the doctor and support staff, will determine whether transport will be provided by private, medically equipped aircraft, helicopter, regular schedule flight, rail or road.

Inter-hospital Transfer

If the doctor, in consultation with the attending doctor, determines that treatment should continue at an alternate medical facility (because the necessary treatment cannot be continued at the present facility) we will arrange for transportation to the closest facility where the treatment can be continued after you have been stabilised.

**Please note: This cover is only valid within the borders of South Africa.*

Annual limit: R20 000 per policy

Funeral Concierge Assist

Pre-Funeral Hospitality Benefit

This benefit is to assist the family with events leading up to the funeral.

It will pay out R5000 to the family on a gift card gets delivered at the home, depending on the signed agreement.

Chauffeur Services - Home Safe Chauffeur

This product is designed to encourage responsible driving decisions.

Benefits are as follows:

- We will ensure that you and your vehicle arrive home safely. We will dispatch a vehicle with two drivers (where possible) and drive you home in your own car
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English
- You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account

What are the terms and conditions?

- Bookings can be arranged between the following hours:
- Mondays to Thursdays 17:00 - 01:00

- Fridays 15:00 - 03:00
- Saturdays 16:00 - 02:00
- Sundays 16:00 - midnight
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- *Ad hoc* or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled.
- Cancellation and rescheduling fees:
  - Two hours prior to booked collection time - Rnil
  - One hour prior to booked collection time - one incident will be eliminated

Annual limit: 2 trips per year

CHAUFFEUR SERVICES: AIRPORT DRIVE

This product is designed to drive you to and from the airport **Benefits are as follows:**

- We will ensure that you arrive safely to and from the airport
- All drivers are in possession of a public driver's permit, carry a cell phone and dress professionally. The drivers all speak English

Terms and Conditions

- Trips can be arranged via the call centre **48 hours before flight**
- **In the event where the client needs to make a flight change, a 3-hour notice period will be efficient depending on availability**
- Pick up and drop off services are available during the following hours
- Mondays to Thursdays 04:00 - 24:00
- Fridays 04:00 - 24:00
- Saturdays 04:00 - 24:00
- Sundays 04:00 - 24:00
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban, Cape Town, Nelspruit, Polokwane, Kimberley, Port Elizabeth, East London, George, Bloemfontein and Pietermaritzburg.
- This service is only available to the insured and his/her direct family.
- When booking a departure drop off it is the client's responsibility to give the correct time to be picked up and to be dropped off for check in and boarding procedures.
- *Ad hoc* or last-minute requests will be accommodated by the Service Provider on a best-effort basis with a maximum expected delay of 90 minutes. This Service is subject to the availability of a standby team at the time of the request
- Pre-bookings for public holidays need to be made before 17:00 on the day before the public holiday.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving, and the trip will be cancelled. For International flights, additional time will be allocated to make provision for delays. The maximum time allowed is 2 hours.
- Cancellation and rescheduling fees:
  - Two hours prior to booked collection time - Rnil
  - One hour prior to booked collection time - one incident will be eliminated

Terms and Conditions

Please note the Assist program and it select partner and service providers are not responsible for the loss or damage to any of the following: Personal items such as cell phones, laptops, i-pads, tablets etc Any luggage being damage and loss Cost on late arrives and or missing your flight due to natural disasters, traffic, law-enforcement road blocked etc.

Annual limit of 2 trips - any trips booked above this limit will be for the client's account.

CHAUFFEUR SERVICES: TRAUMA & TREATMENT CHAUFFEUR

This product is designed to get you from and to home after any trauma or treatment session should you not have available transport.

Benefits are as follows:

- All drivers are in possession of a public driver's permit, carry a cellphone and dress professionally. The drivers all speak English
- You are entitled to use this service 6 times per annum. Each incident is capped at R500 rand, any costs incurred over and above this will be for the client's account
- This benefit will also apply to transport the insured from a medical facility (post cancer treatment) to their house of residence.

Terms & Conditions:

- Bookings can be arranged between the following hours:
  - Mondays to Thursdays 06:00 - 20:00
  - Fridays 06:00 - 20:00
  - Saturdays 06:00 - 20:00
  - Sundays 06:00 - 20:00
- The service is available within a 50km radius of city centres in Johannesburg, Pretoria, Durban and Cape Town.
- At the specified time and location, the call centre will notify you that the pick-up driver has arrived at which time you will have 15 minutes to meet the driver. After the 15 minutes, the call centre will notify you that the pick-up driver will be leaving and the trip will be cancelled.
- Cancellation and rescheduling fees:
  - Two hours prior to booked collection time - R0
  - One hour prior to booked collection time - one incident will be eliminated

Annual limit of 2 trips

Crime Victim Assist

This product is a 24-hour crisis management tool to assist you in the event of a hi-jacking or home invasion. The product offers the following:

- In the case of stolen cellphone, a cell phone loaded with pre-paid airtime to the value of R200 will be provided
- In the case of a vehicle being stolen, a Group B car hire will be arranged for 48 hours.
- In the case of a credit card being stolen, a pre-loaded debit card up to the value of R500 will be provided
- In the case of keys being stolen in a hi-jacking, we will send a locksmith to your house to assist you with your locks, up to the value of R1000 per annum
- In the case of hi-jacking/home invasion at your residence, we will place a security guard at your house for 24 hours.
- We will provide application forms from Home Affairs if your ID book, Passport or Driver's License was stolen or lost in the incident.
- Investigation services to the value of R25 000 to assist with identifying the perpetrators of the incident and recovery of your possessions.

Trauma & Assault Assist

Trauma is defined as **"severe emotional shock and pain caused by an extremely upsetting experience"** which comes in all forms such as divorce, death, an accident, mugging, armed robbery, rape, car accident, illness, failing an exam, losing your job or home - the list is endless.

Most people will suffer a traumatic experience at least once in their life and trauma counselling is an intervention that supports coming to terms with the feelings one may experience. The **objective here is** to get your life back on track and to move from being a victim to be a victor.

Trauma and Assault Assist Benefits

In the unfortunate event of any **traumatic incident, assault or a traumatic experience,** we provide members with the following benefits:

- Access to any type of **trauma counselling and related services** post the traumatic event.
- Providing telephonic trauma counselling **for any traumatic incident, experience or assault.**
- Access to our **24-hour emergency call centre, 7 days a week, 365 days a year.**
- **Further follow up personal, face to face trauma counselling can be arranged.**
- Further **referrals to a team of highly specialised Mediators or Attorneys** as a result of the traumatic experience, it will be done **within 24hours through our direct Network**.

Annual limitation is to the value of R10 000 per policy per annum.

Wellness Assist

Wellness is an active process of becoming aware of and making choices toward a healthy and fulfilling life. It is more than being free from illness, it is a dynamic process of change and growth. "...a state of complete physical, mental, and social *well-being*, and not merely the absence of disease or infirmity."

Wellness Assist offers people an opportunity to talk to an Occupational Therapist to address any problems, needs and/or risks associated with their health, wellbeing, productivity and relationships.

Our Wellness Assist benefits provide so much support and opportunity to those who need it most. It can be bundled to suit an individual, a business and a community's needs:

- Provides an alternative and lowers the risk of illness and utilization of medical aid.
- This early intervention for treatment and or referral to correct channels can:
- Improve people's general mental health and wellbeing
- Improve family, work and social relationships
- Reduce absenteeism and improve workplace productivity
- Services provided by our network of Occupational Therapists 24 hours a day.
- Cover for members, their spouse and all children under 21 years of age.

Annual limitation is to the value of R6000 per policy per annum.

Mercury Assist Application with panic Button

The Mercury Assist App provides the latest in Value Added Insurance Technology by providing users with direct access to the 24-hour call centre at the touch of a button.? The Mercury Assist App provides contact 24hours a day via our Live Chat feature as well as capture vital information that can save time and costs.

Item Summary

Household Goods

Item	Item Description	SASRIA	Compensation Limit	Premium
1	Home Contents	R0.73	R200 000	R190.07
	Section Total	R0.73	R200 000	R190.07

Personal Liability

Item	Item Description	SASRIA	Compensation Limit	Premium
1	Personal Liability	R0.00	R5 000 000	R10.09
	Section Total	R0.00	R5 000 000	R10.09

All Risks

Item	Item Description	SASRIA	Compensation Limit	Premium
1	Apple iPhone Pro-Max 256GB	R0.12	R32 000	R326.67
2	Samsung Galaxy S24 FE 256GB	R0.05	R13 000	R132.71
	Section Total	R0.16	R45 000	R459.38

Motor

Item	Item Description	SASRIA	Compensation Limit	Premium
1	2020 Volkswagen Polo GP 1.6 Comfortline	R2.02	R226 400	R1 073.56
	Section Total	R2.02	R226 400	R1 073.56

Mercury Premium Assist - Domestic 0861 555 116

Item	Item Description	SASRIA	Compensation Limit	Premium
1	Mercury Premium Assist - Domestic 0861 555 116	R0.00	R1	R65.00
	Section Total	R0.00	R1	R65.00
	Summary Total	**R2.91**	**R5 471 401**	**R1 798.10**

Clause Summary

Motor

Immobiliser Warranty

You warrant that the vehicle shown in the schedule is fitted with a VESA approved immobiliser. If you do not comply with this warranty, we do not compensate you for loss or damage by theft or attempted theft of the vehicle.

DISCLOSURE NOTICE

IMPORTANT INFORMATION FOR YOU, THE POLICYHOLDER

This document, in conjunction with the policy document, provides important information about the Non-Life insurance policy you have purchased. These documents will assist you in understanding your rights, obligations, and whom to contact.

ABOUT YOUR BROKER / INTERMEDIARY (INSURANCE BROKER)

FFG Western Cape (Pty) Ltd

Contact information	
Website:	N/A
Email Address:	amend@ffg.co.za
Telephone Number:	021 872 9862
Physical Address:	73 & 75 Berg River Boulevard, , , 7646
Postal Address:	P O Box 277, , , 7620
Compliance Officer Information	
Compliance Company:	Key Comply
Compliance Contact Number:	011 447 0747
Compliance Contact E-mail:	N/A
Compliance Physical Address:	N/A
Compliance Postal Address:	N/A
Company Information	
Registration Number:	1998/013952/07
VAT Number:	4120176518
FSP License Number:	17279
Professional Indemnity Insurance:	FFG Western Cape (Pty) Ltd holds Professional Indemnity and Fidelity Insurance
Services rendered under supervision:	No
Legal Status:	FFG Western Cape (Pty) Ltd is a PROPRIETRY LIMITED. FFG Western Cape (Pty) Ltd does not have a shareholding in excess of 10% with any insurer. FFG Western Cape (Pty) Ltd has not placed business in excess of 30% with any insurer in the preceding year. FFG Western Cape (Pty) Ltd is not an associated company of the insurer

How to submit a claim

- Notify FFG Western Cape (Pty) Ltd as soon as reasonably possible of any event that may give rise to a claim

ABOUT YOUR SCHEME ADMINISTRATOR

Mercury Administrator and Underwriter Agency (Pty) Ltd

Contact information

Website:	@administrator_web
Email Address:	info@mercuryins.co.za
Telephone Number:	0129404958
Physical Address:	183 Leonie Street, Trentbridge Office Park, Centurion, 0157
Postal Address:	183 Leonie Street, Trentbridge Office Park, Centurion, 0157
Compliance Officer Information	
Compliance Company:	Horizon Compliance
Compliance Contact Number:	0713306702
Compliance Contact E-mail:	hello@horizoncompliance.co.za
Compliance Physical Address:	N/A
Compliance Postal Address:	N/A
Complaints Department	
Complaints Email Address:	complaints@mercuryins.co.za
Complaints Telephone Number:	012 940 4958
Company Information	
Registration Number:	2003/029325/07
VAT Number:	4090227135
FSP License Number:	17405
Professional Indemnity Insurance:	Mercury Administrator and Underwriter Agency (Pty) Ltd holds Professional Indemnity and Fidelity Insurance
Whether services are rendered under supervision:	No
Legal Status:	Mercury Administrator and Underwriter Agency (Pty) Ltd is a N/A. Mercury Administrator and Underwriter Agency (Pty) Ltd does not have a shareholding in excess of 10% with any insurer. Mercury Administrator and Underwriter Agency (Pty) Ltd has not placed business in excess of 30% with any insurer in the preceding year. Mercury Administrator and Underwriter Agency (Pty) Ltd is not an associated company of the insurer
Written mandate to act on behalf of insurer:	This certifies that the insurer has granted a mandate to Mercury Administrator and Underwriter Agency (Pty) Ltd to represent the insurer and to accept business and issue policies on behalf of the insurer
Conflict of Interest:	Mercury Administrator and Underwriter Agency (Pty) Ltd receives a fee of 10% (ten percent) of your premium for binder services rendered on behalf of Old Mutual Insure. This fee does not increase your cost of insurance.
How to submit a claim:	Please refer to your broker/intermediary

ABOUT YOUR INSURER (PRODUCT SUPPLIER)

Old Mutual Insure Ltd

Contact Information	
Website:	www.ominsure.co.za
Telephone Number:	(011) 374-9111
Physical Address:	Wanooka Place, St Andrews Road, Parktown, Johannesburg, 2193
Postal Address:	PO Box 1120, Johannesburg, 2000
Old Mutual Insure Complaints Department	
Postal Address:	PO Box 1120, Johannesburg, 2000
Contact Number:	0860 634 357
E-mail:	complaints@ominsure.co.za
Compliance Department	
Postal Address:	PO Box 1120, Johannesburg, 2000
Contact Number:	(011) 374-9111
E-mail:	compliance@ominsure.co.za
Company Information	
Registration Number:	1970/006619/08
VAT Number:	44600101019
FSP License Number:	FSP 12

Shareholding:	Old Mutual Insure is owned by Mutual & Federal Investments Limited, a subsidiary of Old Mutual Life Assurance Co (SA) Ltd
How to submit a claim:	Contact your broker
Manner of payment of premium, due date and consequences of non-payment:	You agreed to pay the premium. The amount due, the frequency of payment and the due date are contained in the schedule. The consequences of non-payment are described in the policy wording.
Consequences of not paying premium:	If you do not pay your premium within 30 days of the due date, cover will be cancelled with effect from midnight on the day before the due date.
Conflict of Interest Guidelines:	Should you require a copy of the Conflicts of Interest Guideline, please contact your local Old Mutual Insure Limited branch or access the policy using the following link: Conflict of Interest Policy
Legal Status:	Old Mutual Insure Limited is a Licensed Financial Services Provider (FSP) and Non-Life Insurer which underwrites and is authorised to issue Personal and Commercial lines policies. There are no restrictions imposed on this FSP licensing conditions. No exemptions exist.
Type Of Policy Involved:	Your policy is a Non-Life insurance policy
Professional Indemnity:	Old Mutual Insure Limited holds Professional Indemnity Insurance

OTHER MATTERS OF IMPORTANCE

- 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 behalf of the client, are the client's own responsibility.
- It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your policy schedules or wording contain the amounts that you pay as a portion of a claim amount and your Financial Services Provider or Product Supplier can assist you with any queries you have in this regard.
- The non-payment of the excess or first amount payable may impact the processing and payment of your claim(s) partially or as a whole.
- It is your responsibility to ensure that the level of cover provided by your policy is appropriate and meets your needs.
- If your premium is paid by debit order, the debit order form must be in favour of the party responsible for the collection of your premium and may not be transferred to another party without your approval or consent.
- Non-payment of premiums:
  - The amount due, the payment method, and the due date are contained in the schedule.
  - The consequences of non-payment of premiums are described in the policy wording.
  - Annual / Bi-annual or Quarterly payment methods:
    - If you do not pay the premium within **30 days** of the due date, cover will be cancelled with effect from midnight on the day before the due date.
    - You have a period of **14 days** from the date you receive your policy contract to decide if you wish to start with the insurance. If you did not have a claim in this period and decided that you do not wish to start with the insurance, we will refund any premiums you have paid. If you want to exercise this cooling-off right, please send us a cancellation notice.
    - **Note:** Bi-annual or Quarterly payment methods are only available on commercial policy products.
  - Monthly payment method:
    - You are entitled to a 15 days grace period in which to pay the premium (other than in the first month of insurance).
    - Should you fail to pay the premium, you will receive a written notification no later than 15 days after the insurer became aware of the non-payment of the premium.
  - If you do not pay your premium on or before the due date, **cover will be cancelled from midnight on the day before the due date.**
  - It is your responsibility to ensure that there is enough money in your bank account to cover the debit for the insurance premium.

Cooling Off Rights:

- If you have an annual, Bi-annual, or Quarterly policy, and provided that you have not yet claimed, you have 14 days to decide whether you wish to start or continue with the insurance.
- You are entitled to a refund of the premium paid subject to the deduction of the cost of any risk cover actually enjoyed.
- If you wish to cancel the policy, please send a cancellation notice to your broker and/or scheme administrator or to your Old Mutual Insure branch.
- **Note:** Bi-annual or Quarterly payment methods are only available on commercial policy products.
- **Waiver of Rights** - Section 21 of the Code of Conduct provides that no provider may request or induce in any manner a customer to waive any right or benefit conferred on the customer by, or in terms of, any provisions of this code, or recognize any such waiver by the customer and any such waiver is null and void.
- **Broker Fees / Non-Standard Fees** - The Broker or Scheme Administrator has disclosed the fees paid by you over and above the insurance premium. The amount reflected under **"Your premium obligations as a policyholder"** has been agreed and consented to by you.
- You must be informed of any material changes to the information referred to in paragraphs 1, 2, and 3 above.
- If any complaint is not resolved to your satisfaction, you may submit your complaint to the Non-Life Insurer or FAIS Ombud.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- The product supplier (insurer) must give you 31 days' notice in writing of its intention to cancel your debit order.
- The product supplier (insurer) and not the intermediary must give reasons in writing for the rejection of any claim submitted by you.
- The product supplier (insurer) must give you 31 days' notice in writing of its intention to cancel your policy.
- You are entitled to a copy of your policy free of charge.

Note: The following documents and information form part of this policy contract and must be read together as one document:

- The information you gave to us when you applied for insurance. You could have given this information in an application form, online, through an intermediary, or telephonically.
- Our communication(s) to you.
- The schedule.
- Insurance terms, conditions, and exclusions.
  - These consist of the following:
    - General terms, conditions, and exclusions.
    - The General terms, conditions, and exclusions set out your duties, the compensation we give, and how to claim under this policy.
    - Terms, conditions, and exclusions specific to each section you have selected to insure.
- You are entitled to a copy of your policy free of charge.

YOUR RIGHT TO ACCESS AND CORRECT INFORMATION

You have the right to request details of any personal information we hold about you. To do this, simply view our Promotion of Access to Information (PAIA Manual) which contains details about the procedure you must follow in order to request access to information held by us. Please note that any such access request may be subject to a payment of a legally allowable fee, depending on the nature of the information to which you require access. To ensure timeous communication and service, please remember to let your Broker or Scheme Administrator know if your information changes at any time you have the right to ask your Broker/Scheme Administrator to update, correct or delete your personal information. Please contact your Broker or Scheme Administrator telephonically or by way of written communication for further instructions on changes to your details.

You also have the right to ask us to update, correct or delete your personal information. You may do this by contacting us via email (schemes@ominsure.co.za) or by contacting your Broker or Scheme Administrator. We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information.

All complaints should be directed to your insurer as an escalation where the Broker or Scheme Administrator has not successfully addressed your request. You also have the right to complain to the Information Regulator should your complaint remain unresolved. Their contact details are:

http://www.justice.gov.za/inforeg/index.html
Telephone Number: (012) 406 4818
Facsimile Number: (086) 500 3351
Email: inforeg@justice.gov.za
To view our full privacy notice and to exercise your preferences, please visit our website on: https://www.oldmutual.co.za/insure/about-us/old-mutual-insure-privacy-policy

FAIS OMBUD

Particulars of the FAIS Ombud

Website:	www.faisombud.co.za
Telephone Number:	(012) 762 5000 / 0860 324 766 (Share call)
Facsimile Number:	(012) 348 3447
E-mail Address:	info@faisombud.co.za
Physical Address:	125 Dallas Avenue, Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal Address:	PO Box 41, Menlyn Park, 0063

NATIONAL FINANCIAL OMBUD SCHEME

Ombud for Personal Claims, Complaints and Queries, and commercial Claims Queries on a limited basis

Website:	www.osti.co.za
Telephone Number:	086 080 0900
WhatsApp:	066 473 0157
E-mail Address:	info@osti.co.za
NFO Johannesburg:	110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
NFO Cape Town:	Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, 7708

FINANCIAL SECTOR CONDUCT AUTHORITY

Postal Address	PO Box 35655, Menlo Park, 0102
Physical Address:	41 Matroosberg Road, Ashlea Gardens, Pretoria, 002
Telephone Number	012 428 800 / 0800 20 37 22 (Contact Centre)
E-mail Address:	info@fsca.co.za

SASRIA

Should have Sasria cover provided by SASRIA SOC LIMITED then you are entitled to details as follows

Contact Information	
Website:	www.sasria.co.za
Telephone Number:	(011) 214 0800 / 086 172 7742
Facsimile Number:	(011) 447 8630 / 086 172 7329
E-mail Address:	contactus@sasria.co.za
Physical Address:	36 Fricker Road, Illovo, 2196
Postal Address:	PO Box 653367, Benmore, 2010
Company Information	
Company Registration Number:	1979/00287/06
Compliance Department	
If you have complaints about Old Mutual Insure regarding Sasria cover then you may contact:	
Compliance Officer:	Mr. Mziwoxolo Mavuso
Position:	The Manager: Technical and Claims
Postal Address:	Sasria SOC Limited: PO Box 653367, Benmore, 2010
Telephone Number:	(011) 214 0800
E-mail Address:	mziwoxolom@sasria.co.za

Complaints: complaints@sasria.co.za

Claims Procedure

In the event of a claim, all relevant documentation relating to your claim must be submitted to the local Old Mutual Insure Branch