Building Insurance Specialists

POLICY SCHEDULE

Company:	COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148
Administrators:	COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD

Policy No:	CIA 049-071	
Office:	1	JOHANNESBURG
Broker:	00119	ASI BESTSURE (PTY) LTD FSP Licence No: 13633
The Insured:	LINMEYER GARDEN VILLAGE BODY CORPORATE	
Postal Address:	PLINLIMMON ROAD THE HILL 2197	

Territorial Limits: All premises as stated in each section owned or occupied or used by the insured for the purposes of the Business, all situated in the Republic of South Africa.

The Business: Sectional Title / Body Corporate

Policy Inception Date: 1/06/2014

Period of Insurance:
(a) From 1/06/2024 to 31/05/2025 (both dates inclusive).
(b) This policy is renewable on a MONTHLY basis and the premium is payable by monthly debit order.

Anniversary Date: 1/06/2025

SIGNED at BEDFORDVIEW on 10 September 2024.

On behalf of the Company ....

Commercial and Industrial Acceptances (Pty) Ltd
PO Box 615, Bedfordview, 2008
Tel No: 0861-242-777 Fax No: 086 613 6684 e-mail: mail@cia.co.za web: www.cia.co.za
Reg No: 2000/019340/07 VAT No: 4540194349 FSP No: 13890

PREMIUM SUMMARY

Policy No: CIA 049-071

Insured: LINMEYER GARDEN VILLAGE BODY CORPORATE

Policy Sections In Force	Additional Premium	Monthly/Renewal Premium	Refund Premium
Community Living Insurance Policy	0.00	24,477.73	0.00
Fidelity and Computer Crime Policy	0.00	381.88	0.00
Insurer Risk Premium	0.00	24,859.61	0.00
(VAT included in premium)	0.00	3,242.56	0.00
Fees			
Broker Fee	0.00	2,485.96	0.00
(VAT included in fees)	0.00	324.26	0.00
SASRIA	0.00	1,211.20	0.00
(VAT included in SASRIA)	0.00	157.98	0.00
TOTAL	0.00	28,556.77	0.00

Endorsement Details

- W.e.f 18 July 2024 - Number of the geyser amended

Banking Details used for your Debit Order

Bank:	ABSA	
Branch:	632005	COUNTRY WIDE
Account:	******4704	Current Account
Acc Holder:	LINMEYER GARDEN VILLAGE BC	
Date of Debit:	1st	

(1) 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.
COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148, Reg No: 1994/003010/06, VAT No: 4150143289. P.O. Box 37226, Birnam Park, Johannesburg, 2015
COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD, VAT No: 4540194349.
ASI BESTSURE (PTY) LTD, VAT No: 4630137224.

(2) All sums insured and premiums are inclusive of VAT at 15%. Excess is not subject to VAT.

(3) This policy schedule must be read in conjunction with the full policy wording which contains information about cover, conditions, warranties and exceptions.

- At first issue of this policy (or any section thereof) please check to ensure that all pages of all included sections are contained in this document. If you did not receive a copy of the policy wording due to an administrative error, please contact your broker to rectify the error.
- At renewal or revision, policy wordings will not be re-issued. This schedule will be updated and re-issued as necessary together with any section schedule, which may have changes.
- Wherever endorsements appear on any schedule page these shall be subject otherwise to the Terms, Exceptions and Conditions of the Policy.

SASRIA Computation

Name of Insured: LINMEYER GARDEN VILLAGE BODY CORPORATE

Section	Sum Insured	Rate	Premium
F1			
Community Living Insurance Policy			
1: PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197	303,295,686	0.000363%	1,100.96
Loss of Rent	90,988,706	0.000363%	55.05
Escalation: Current insurance period	30,329,569	0.000073%	22.02
Escalation: Further reinstatement period	33,362,526	0.000036%	12.11
Contents	200,000	0.000363%	0.73
BESING QUARTS MOD 3800 TIME CLOCKS The limitation in respect of th	27,501	0.000363%	0.10
2: CRECHE, PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197	3,723,392	0.000363%	13.52
Loss of Rent	1,117,018	0.000363%	0.68
Escalation: Current insurance period	372,339	0.000073%	0.27
Escalation: Further reinstatement period	409,573	0.000036%	0.15
Contents	200,000	0.000363%	0.73
Claims preparation costs and fees	50,000	0.000363%	0.18
SASRIA Coupon Minimum & Free Extensions			
Claims preparation costs and fees	-50,000		-0.18
Loss of Rent	-200,000		-0.12
	463,826,309		1,206.20
MON			
Community Living Insurance Policy			
Money	25,000		5.00
	25,000		5.00
TOTAL SASRIA			1,211.20

Community Living Insurance Policy			
Details		**Sum Insured / Limit of Indemnity**	**Premium**
SECTION A - BUILDINGS AND CONTENTS			
The cover provided by this section is on an All Risks basis, including Subsidence and Landslide.			
Refer to the policy wording for Terms, Conditions and Exclusions.			
Residential Sections			
Building			
1 PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197		R303,295,686	R20,201.34
Roof Construction: Standard - Wall Construction: Standard			
No of Units:	162		
Living Units:	162		
Contents		R200,000	
Tenants Fixtures and Fittings		R NIL	
Specified Items			
BESING QUARTS MOD 3800 TIME CLOCKS		R27,501	R125.40
The limitation in respect of theft of exterior fixtures and fittings and power surge is hereby deleted in respect of this specified item.			
Commercial Sections			
Building			
2 CRECHE, PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197		R3,723,392	R299.00
Roof Construction: Standard - Wall Construction: Standard			
Occupied As: NURSERY SCHOOL			
No of Units:	1		
Contents		R200,000	
Tenants Fixtures and Fittings		R NIL	
Specified Items			
Extra Cover following Damage			
Arson, theft, vandalism or malicious damage reward		R10,000	
Emergency accommodation : up to R 2,000 per day per unit		R10,000	
Escalation current insurance period		10%	
Escalation further reinstatement period		10%	
Generator hire		R15,000	
Home modifications following disability		R20,000	
Landscaped gardens		R15,000	
Loss of rent , removal costs & alternative accommodation		30%	
Removal and storage costs of undamaged household contents		R5,000	
Meeting room hire		R2,500	
Pets		R5,000	
Removal of trees		R10,000	
Restoration of records		R5,000	
Security guards		R15,000	
Water removal & dehumidifying - without our consent		R5,000	
Extra Cover			
Building materials awaiting installation		R15,000	
Fidelity guarantee		R NIL	
Intercom system sim card		R5,000	
Loss of water		R5,000	

Medical, trauma and funeral costs			
Medical costs		R10,000	
Trauma costs		R1,000	
Funeral costs		R10,000	
Money		R25,000	
Replacement of locks, keys, tags & remote control access devices		R5,000	
Title deeds		R5,000	

Optional Extra Cover			
Environmental upgrade		R NIL	
SASRIA EXTENSION: Security costs - prior to a loss (Imminent Danger)		R NIL	
SASRIA EXTENSION: Security costs - protection of property during and after a loss		R NIL	

Limitations to the Cover			
Power surge		R50,000	
Theft of exterior fixtures and fittings / Theft without forcible and violent entry		R20,000	

Section A Buildings and Contents - Excesses	
Lightning damage	10% of Claim minimum R2,000
Storm, wind, water, hail and snow	10% of Claim minimum R2,500
Water damage to laminated and wooden floors	10% of Claim minimum R2,500 cumulative to all other excesses
Power surge	10% of the claim minimum R2,000
Subsidence and Landslide	1% of the sum insured minimum R1,000
Theft of exterior fixtures and fittings / Theft without forcible and violent entry	10% of the claim minimum R2,000

Impact Damage where third party is unknow will be added: 10% of the claim minimum R2,500

Water Damage to units unoccupied for 30 days or longer will be added: 10% of the claim minimum R2,500

Basic / All other claims	R1,000

SECTION B - GEYSERS			
Replacement			
Increased Geyser Limits	Yes		R3,630.00
- Up to 75 litre		R11,200	
- 100 to 150 litre		R11,500	
- 200 litre		R13,400	
- 250 to 300 litre		R16,500	
Repairs		R2,250	
150L SOLAR GEYSER - UNIT 31		R7,768	R4.90
150L - Unit 164 - Split 20 Vacuum tube hot water solar system with Geyser		R29,000	R102.08

The above limits can be increased for any electrical, solar system or heat pump at an additional premium

Section B Geyser - Excesses	
Replacement	R1,500
Resultant water damage following replacement	R1,000
Repair	R 500
Resultant water damage following repair	R1,000
Water damage to laminated and wooden floors	10% of claim minimum R2,500 cumulative to basic excess

Extra Cover	
Environmental upgrade	R2,000

Optional Extra Cover			
Geyser excess Buyback		No	
Enhanced Geyser Benefit		No	

SECTION C - LIABILITY			
Claims Occurrence basis		R100,000,000	R115.01
RETROACTIVE DATE : 36 months immediately prior to the inception date of this policy			
Extra Cover			
Contingent motor cover		R2,500,000	
Section C Liability - Excess			
All claims	R2,500		

SECTION D - TRUSTEES / DIRECTORS INDEMNITY			
Claims Made basis		R10,000,000	
RETROACTIVE DATE : Policy Inception Date			
Section D - Trustees / Directors Indemnity - Excess			
All claims	R1,000		

SECTION E - EMPLOYERS LIABILITY			
Claims Made basis		R10,000,000	
RETROACTIVE DATE : Policy Inception Date			
Section E Employers Liability - Excess			
All claims	R1,000		

SECTION F - MACHINERY BREAKDOWN			
All machinery as defined in the wording		R50,000	
Specified Items			
Section F - Machinery Breakdown - Excess			
All claims	R1,000		

SECTION G - PERSONAL ACCIDENT			
Voluntary Workers			
Death		R50,000	
Total and permanent disablement		R50,000	
Assault			
Death		R10,000	
Total and permanent disablement		R10,000	
Specified persons			

GENERAL			
Claims preparation costs and fees		R50,000	

SASRIA COVER

This is to certify that the property insured is also insured with the South African Special Risks Insurance Association (SASRIA) against loss or damage caused by riot or similar events in accordance with the terms and conditions of the SASRIA policy wording, copy of which is attached to the schedule. The property sum insured is reflected on the policy schedule however, the SASRIA compensation is limited to R 500 million (excluding VAT). Please refer to 'Compensation' in the SASRIA wording attached for more details. Additional SASRIA cover above R500 million up to the amount of R1 Billion can be bought at an additional premium.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We will not be deemed to provide cover or be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

MEMORANDUM

Memorandum

? WEF 07/10/2019: Received COC (Electrical) for Section 67

It is hereby noted that unit 123 has laminated flooring @ R12,113.

? WEF 7 February 2020: Received COC for Section 38

? WEF 24/7/2020: Received gas compliance certificate for unit 13 section 13.

? WEF 19/11/2020: Received a gas compliance sertificate for Section 56.

? WEF 25 May 2021 :

- Unit 138 Removed carpet and installed tiles in the main living area.

- Smoothed and painted walls.

- Removed rotted wood under kitchen sink

? WEF 1 JUNE 2021 - Unit 151 - Laminate flooring in bedrooms x 3 and lounge

? W.e.f 31 March 2022 - Unit 67 COC certificate received.

? W.e.f 29 April 2022 - Unit 155 COC Certifucate received

? W.e.f 05 May 2022 - Section 93 (unit 118) Gas COC received

? W.e.f 12 May 2022 - Section 147 (Unit 147) Gas COC received

? W.e.f 08/09/2022 - Section 129 Gas COC received

? W.e.f 03/10/2022 - Unit 116 Gas COC received

? W.e.f 06/12/2022 - Unit 137 Gas COC received

? W.e.f 21/11/2023 - Received Fire equipment service certificate/ COC

? W.e.f 11/7/2024 - Number of the geyser amended to 165 geyser

Additional Memorandums Applicable:

00005 This endorsement is effective from 1/06/2014

SPECIFIED ITEM -THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY / THEFT OF EXTERIOR FIXTURES AND FITTINGS AND POWER SURGE LIMITATION

The limitation in respect of theft without forcible and violent entry / theft of exterior fixtures and fittings and power surge is hereby deleted in respect of specified items.

00202 This endorsement is effective from 9/11/2018

MORTGAGEE CLAUSE

If the interests of any bank or other financial institution have been noted in the schedule, we will pay that financial institution to the extent of their interest in the insured property; namely the amount which is due to them, or the sum insured as shown in the schedule, whichever is the lesser.

If you act, or fail to act, in a way that may make this policy invalid, the interest of the bank or financial institution will not be affected if the following conditions are met:

a) the bank or financial institution did not know about your act or failure to act;
b) the bank or financial institution tells us about the act or failure to act as soon as they become aware of it; and
c) the bank or financial institution pays the additional premium due.

00206 This endorsement is effective from 1/02/2020

LIABILITY COVER RESTRICTION
Applicable to Section C - Building 1

We will not pay claims arising from, or in respect of damaged ceilings

00206 This endorsement is effective from 8/06/2023

LIABILITY COVER RESTRICTION
Applicable to Section C - CRACKED WALL

We will not pay claims arising from, or in respect of the cracked wall at the parking garage.

00284 This endorsement is effective from 1/05/2023

ELECTRICITY GRID FAILURE OR INTERRUPTION

Notwithstanding any provision of this policy, including any exclusion, extension or any provision which would otherwise override a general exclusion, this policy does not cover any legal liability, loss, damage, claim, cost, expense or other sum of any nature, including any consequential loss in terms of any section of this policy, that is directly or indirectly caused by, attributable to, in consequence of, arising out of or resulting from an Electricity Grid Failure or Interruption.

Electricity Grid Failure or Interruption means any occurrence howsoever caused which results in the widespread interruption, withholding, suspension, blackout and/ or failure of electricity supply to users at a national, provincial, regional, or municipal level at the same approximate time.

00344 This endorsement is effective from 1/06/2024

VACANT PREMISES WARRANTY

You warrant that:

1) 1. The vacant building, or vacant sections of the building is patrolled by at least two roving guards on a 24-hour basis. The guards are employed by a security company registered in terms of No. 56 of 2001: Private Security Industry Regulation Act 2001. The security company provides an armed response service to which the guards are linked.

OR

2. The vacant building, or vacant sections of the buildings is fitted with a radio alarm system linked to a security company, which provides an armed response service. The alarm company is registered in terms of No. 56 of 2001: Private Security Industry Regulation Act 2001. Cover will only be effective if the alarm is activated, triggered and a signal is received by the control room at the time of the loss.

Should you, your tenant or anyone else occupying the property not adhere to the above warranty, we will not be liable for any loss or damage arising from theft, attempted theft, or malicious damage while the building or sections of the building are vacant.

Should the above warranty be adhered to, theft, attempted theft or malicious damage claims will carry a first amount payable of - 10% of the claim, a minimum R5,000

For the purpose of this warranty the Tenants clause: “This *policy* will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner” is hereby deleted.

00366 This endorsement is effective from 1/04/2024

POWER SURGE PROTECTION DEVICE - SPECIFIED ITEMS ABOVE R 100,000.00

You warrant that a suitable power surge protection device has been installed on the main electrical distribution board by a registered electrician who has provided a Certificate of Compliance for the installation.

Should you, your tenant or anyone else occupying the property not adhere to this warranty, our liability in respect of power surge damage will be limited to R 50,000.

For the purpose of this warranty the Tenants clause: “This *policy* will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner” is hereby deleted.

00394 This endorsement is effective from 1/06/2024

HOT WORKS PERMIT WARRANTY

You warrant that all hot work such as cutting, grinding, and welding (processes in which flame or sparks are either used or created) is separated from the bulk of the premises by appropriate welding / cutting shields or curtains.

You further warrant that a hot work permit is issued confirming that the work area is safe to weld/ cut in, and that no combustible materials are in close proximity to the hot work area, A Fire Watch period of 60 minutes must be maintained after completion of Hot Works.

We will not pay for any loss or damage directly or indirectly caused by, resulting from, or made worse by a breach of this warranty by you, or your tenant, or anyone else occupying the property.

For the purpose of this warranty the Tenants clause: “This *policy* will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner” is hereby deleted.

00397 This endorsement is effective from 1/06/2024

FIRE HOSE REEL WARRANTY

You warrant that fire hose reels are installed at a rate of one hose reel for the first 250m² and one for every 500m² (or part thereof) thereafter. You further warrant that these are serviced annually by an SAQCC registered technician.

We will not pay for any loss or damage directly or indirectly caused by, resulting from, or made worse by a breach of this warranty by you, or your tenant, or anyone else occupying the property.

For the purpose of this warranty the Tenants clause: “This *policy* will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner” is hereby deleted.

00404 This endorsement is effective from 1/04/2024

Alternative Electricity Warranty:

You warrant all the following regarding any alternative electricity generation or storage system (incorporating any form of solar panel, inverter, battery, or generator) installed in a unit or on the common property at the insured property , irrespective of whether you, your tenant, or anyone else initiates or authorises the installation thereof:

1. The system has a maximum generation and storage capacity of 6kW or less, unless declared to us and noted in the policy schedule.
2. The system includes no more than one battery, unless declared to us and noted in the policy schedule.
3. The system has been installed and tested by a qualified electrician in compliance with all applicable legislation and manufacturer s guidelines.

4. A valid electrical certificate of compliance and test report for the system have been issued and are available for inspection.

5. No combustible material is stored within two meters of any inverter or battery.

We will not be liable for any physical loss or damage to the insured property or any portion thereof, caused or made worse by a breach of this warranty.

For the purpose of this warranty the Tenants clause: This policy will not be invalidated by a) any act or neglect on the part of a tenant, to the detriment of the owner under Section A is hereby deleted.

00406 This endorsement is effective from 1/06/2024

Lightning restriction Alternative Energy Systems:

Any *damage* to alternative energy systems caused by lightning is limited to R50 000 unless the alternative energy system is listed as a specified item in the policy schedule and an additional premium has been paid.

Additional Memorandums Applicable:

Memo No	Description	Effective Date
00005	SPECIFIED ITEM -THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY / THEFT OF EXTERIOR FIXTURES AND FITTINGS AND POWER SURGE LIMITATION	1/06/2014
00202	MORTGAGEE CLAUSE	9/11/2018
00206	LIABILITY COVER RESTRICTION Applicable to Section C - Building 1	1/02/2020
00206	LIABILITY COVER RESTRICTION Applicable to Section C - CRACKED WALL	8/06/2023
00284	ELECTRICITY GRID FAILURE OR INTERRUPTION	1/05/2023
00344	VACANT PREMISES WARRANTY	1/06/2024
00366	POWER SURGE PROTECTION DEVICE - SPECIFIED ITEMS ABOVE R 100,000.00	1/04/2024
00394	HOT WORKS PERMIT WARRANTY	1/06/2024
00397	FIRE HOSE REEL WARRANTY	1/06/2024
00404	Alternative Electricity Warranty:	1/04/2024
00406	Lightning restriction Alternative Energy Systems:	1/06/2024

Endorsements (last 6):

End. No	Description	Effective Date
00076	- W.e.f 18 July 2024 - Number of the geyser amended	18/07/2024
00075	FG FORMS RECEIVED	4/07/2024
00074	RENEWAL	1/06/2024
00073	Insurance certificate section 94.	21/02/2024
00072	WEF 21/11/2023 NOTED RECEIPT OF FIRE EQUIPMENT SERVICE CERTIFICATE	21/11/2023
00071	EFFECTIVE 26 JULY 2023 - ADD IMPROVEMENTS AND SOLAR GEYSER FOR UNIT 164	26/07/2023

Fidelity and Computer Crime Policy

Inception Date: 2016/11/21

Details	Limit of Indemnity	Premium
SECTION A - THEFT, FRAUD, DISHONESTY AND COMPUTER CRIME		
Loss of funds	R2,001,191	R381.88
Retroactive date	2021/06/01	
Managed by: ANGOR PROPERTY SPECIALIST		
Extra Cover		
Contractual penalties	10% of SI	
Cost of recovery	R10,000	
Reinstating office records	R10,000	
Claims preparation costs and fees	R10,000	
SECTION B - DATA PROTECTION AND DATA DAMAGE EXPENSES		
Data protection	R1,000,000	
Retroactive date	2021/06/01	

Warranty

You warrant that at the inception of the cover under the Fidelity and Computer Crime Policy or any later date where the sum insured is increased, there are no known claims or circumstances that may give rise to a claim.

You warrant that the insured is a community scheme as defined in the Community Schemes Ombud Services Act (9 of 2011) as amended from time to time, incorporating the shared ownership land and buildings or parts thereof.

You warrant that you will notify us immediately if the Managing Agent/Property Practitioner and any persons dealing with the funds, as noted on the proposal form, have changed.

Should a claim arise and there is evidence that you did not adhere to the above warranty, we will not be liable for any claim under this policy.

Endorsements (last 6):

00248 This endorsement is effective from 1/10/2022

ANNUAL AUDIT REQUIREMENT

You warrant that:

You comply with all statutory obligations, laws and regulations and legislation as per General Conditions and Provisions 1. Acts and Regulations.

Should you not adhere to the above warranty, we will not be liable for any loss where such failure to adhere to the warranty is material to the loss.

00292 This endorsement is effective from 1/06/2024

Cover Restriction on Funds

This policy covers the funds belonging to the community scheme but specifically excludes any funds derived from the provision of accommodation, rentals, recreational activities, club fees or any type of hospitality, retail, or other commercial income.

00416 This endorsement is effective from 1/06/2024

Authorised managing agents / property practitioners

You warrant that only the following persons are authorised, or have access to control, manage, and administer the funds of the body corporate or company.

Name 1 Winston Mandla Seyama

Name 2 Angelo Calogero Plescia

Name 3 Lesley Anne Norton

Any person not listed above will be excluded from the cover and we will not be liable for the loss of any funds.

PARTICIPATION QUOTA SCHEDULE FOR
LINMEYER GARDEN VILLAGE BODY CORPORATE

PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
1	1	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
2	2	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
3	3	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
4	4	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
5	5	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
6	6	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
7	7	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
8	8	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
9	9	98.00	0.5711	1,467,955	141.77	0	0.00	0	0.00		1,467,955	141.77
10	10	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
11	11	132.00	0.7693	1,977,245	190.96	0	0.00	0	0.00		1,977,245	190.96
12	12	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
13	13	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
14	14	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
15	15	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
16	16	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
17	17	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
18	18	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
19	19	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
20	20	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
21	21	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
22	22	134.00	0.7809	2,007,203	193.85	0	0.00	0	0.00		2,007,203	193.85
23	23	115.00	0.6702	1,722,600	166.37	0	0.00	0	0.00		1,722,600	166.37
24	24	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
25	25	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
26	26	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
27	27	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
28	28	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
29	29	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
30	30	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
31	31	115.00	0.6702	1,722,600	166.37	0	0.00	21,895	1.70	SOLAR PAN	1,744,495	168.07
32	32	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
33	33	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
34	34	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
35	35	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
36	36	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
37	37	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
38	38	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
39	39	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
40	40	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
41	41	107.00	0.6236	1,602,767	154.79	0	0.00	0	0.00		1,602,767	154.79
42	42	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
43	43	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
44	44	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
45	45	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
46	46	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
47	47	118.00	0.6877	1,767,537	170.71	0	0.00	0	0.00		1,767,537	170.71
48	48	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
49	49	135.00	0.7868	2,022,182	195.30	0	0.00	0	0.00		2,022,182	195.30
50	50	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
51	51	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
52	52	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
53	53	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
54	54	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
55	55	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
56	56	132.00	0.7693	1,977,245	190.96	0	0.00	0	0.00		1,977,245	190.96
57	57	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
58	58	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
59	59	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
60	60	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
61	61	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
62	62	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
63	63	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
64	64	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
65	65	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
66	66	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
67	67	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
68	68	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
69	69	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
70	70	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
71	71	116.00	0.6760	1,737,579	167.80	0	0.00	0	0.00		1,737,579	167.80
72	72	94.00	0.5478	1,408,038	135.97	0	0.00	0	0.00		1,408,038	135.97
73	73	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
74	74	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
75	75	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
76	76	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
77	77	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
78	78	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
79	79	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
80	80	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
81	81	115.00	0.6702	1,722,600	166.37	0	0.00	0	0.00		1,722,600	166.37
82	107	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
83	108	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
84	109	132.00	0.7693	1,977,245	190.96	0	0.00	0	0.00		1,977,245	190.96
85	110	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
86	111	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
87	112	98.00	0.5711	1,467,955	141.77	0	0.00	0	0.00		1,467,955	141.77
88	113	116.00	0.6760	1,737,579	167.80	0	0.00	0	0.00		1,737,579	167.80
89	114	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
90	115	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
91	116	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00	COC for GA	1,437,996	138.86
92	117	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
93	118	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00	GAS COC R	1,452,975	140.32
94	119	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
95	120	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
96	82	133.00	0.7751	1,992,224	192.40	0	0.00	0	0.00		1,992,224	192.40
97	83	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86

PARTICIPATION QUOTA SCHEDULE FOR
LINMEYER GARDEN VILLAGE BODY CORPORATE

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
98	84	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
99	85	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
100	86	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
101	87	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
102	88	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
103	89	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
104	90	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
105	91	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
106	92	96.00	0.5595	1,437,996	138.86	104,984	8.11	0	0.00	Hot Water Sy	1,542,980	146.97
107	93	134.00	0.7809	2,007,203	193.85	0	0.00	0	0.00		2,007,203	193.85
108	94	132.00	0.7693	1,977,245	190.96	0	0.00	0	0.00		1,977,245	190.96
109	95	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
110	96	118.00	0.6877	1,767,537	170.71	0	0.00	0	0.00		1,767,537	170.71
111	97	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
112	98	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
113	99	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
114	100	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
115	101	95.00	0.5536	1,423,017	137.43	0	0.00	0	0.00		1,423,017	137.43
116	102	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
117	103	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
118	104	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
119	105	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
120	106	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
121	121	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
122	122	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
123	123	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
124	124	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
125	125	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
126	126	99.00	0.5770	1,482,934	143.21	0	0.00	0	0.00		1,482,934	143.21
127	127	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
128	128	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
129	129	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
130	130	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
131	131	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
132	132	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
133	133	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
134	134	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
135	135	139.00	0.8101	2,082,099	201.07	0	0.00	0	0.00		2,082,099	201.07
136	136	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
137	137	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
138	138	138.00	0.8042	2,067,120	199.64	0	0.00	0	0.00		2,067,120	199.64
139	139	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
140	140	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
141	141	136.00	0.7926	2,037,161	196.74	0	0.00	0	0.00		2,037,161	196.74
142	142	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00	Kitchen cupb	1,437,996	138.86
143	143	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
144	144	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
145	145	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
146	146	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
147	147	119.00	0.6935	1,782,516	172.15	0	0.00	0	0.00		1,782,516	172.15
148	148	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
149	151	134.00	0.7809	2,007,203	193.85	0	0.00	0	0.00		2,007,203	193.85
150	152	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
151	153	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
152	154	98.00	0.5711	1,467,955	141.77	0	0.00	0	0.00		1,467,955	141.77
153	155	137.00	0.7984	2,052,141	198.18	0	0.00	0	0.00		2,052,141	198.18
154	156	97.00	0.5653	1,452,975	140.32	0	0.00	0	0.00		1,452,975	140.32
155	157	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
156	158	159.00	0.9266	2,381,681	230.00	0	0.00	0	0.00		2,381,681	230.00
157	159	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
158	160	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
159	161	118.00	0.6877	1,767,537	170.71	0	0.00	0	0.00		1,767,537	170.71
160	162	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
161	163	96.00	0.5595	1,437,996	138.86	0	0.00	0	0.00		1,437,996	138.86
162	164	130.00	0.7576	1,947,287	188.06	0	0.00	122,100	9.42	Upgraded BI	2,069,387	197.48
Common Property				46,019,841	3,371.71						46,019,841	3,371.71
Rounding					1.08		-0.00		-0.00			1.07
Sub Total		17,159.00	100.0000	303,046,707	28,193.98	104,984	8.11	143,995	11.12		303,295,687	28,213.20
CRECHE, PLINLIMMON ROAD, THE HILL, JOHANNESBURG, 2197												
Common Property				3,708,850	342.24						3,708,850	342.24
Sub Total		0.00	0.0000	3,708,850	342.24	0	0.00	0	0.00		3,708,850	342.24
Rounding					1.33		-0.00		-0.00			1.33
Total		17,159.00	100.0000	306,755,557	28,537.55	104,984	8.11	143,995	11.12		307,004,537	28,556.77

DISCLOSURE NOTICE TO NON-LIFE INSURANCE POLICYHOLDERS
IMPORTANT - PLEASE READ CAREFULLY
DISCLOSURE AND OTHER LEGAL REQUIREMENTS

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

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

CLAIMS

1. Claims must be reported as soon as possible, no later than 31 days of the event which give rise to a claim, and full details thereof must be submitted:
   - online at https://cia.co.za/lodge-a-claim/ or
   - through your broker or by calling 0861 242 777; or
   - for a Geyser Emergency call 0861 242 911.
   - all reasonable steps to prevent further damage or loss should be taken.
   - Notify the SAPS within 24 hours of any loss or theft of property. The police report number should be forwarded to your broker.

THE UNDERWRITING MANAGER

2.1 Name, physical address, postal address and telephone number

Company:	COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD
Registration No:	2000/019340/07
Postal address:	PO Box 615 Bedfordview 2008
Physical address:	13E Riley Road Bedfordview 2008
Telephone:	0861-242-777
Fax:	086 613 6684
e-mail:	mail@cia.co.za web: www.cia.co.za
FSP License No:	13890
License Categories:	Advice and Intermediary Services for Non-Life Commercial / Personal Lines
Insurances	Professional Indemnity and Fidelity cover are in place
Subsidiary Company:	Yes
Insurer Shareholding exceeding 10%	Yes - Compass Insurance Company Limited
Receive more than 30% of income from Insurer	Yes
Conflict of Interest Policy:	https://cia.co.za/legal
Complaints Policy:	https://cia.co.za/legal
Compliance Company:	Associated Compliance (Pty) Ltd
Compliance Practice No:	6377
Telephone:	011 678 2533
Address:	Ground Floor Building no 4 Quadrum Office Park 50 Constantia Boulevard Constantia Kloof Ext 28 Johannesburg 1709
e-mail:	info@associatedcompliance.co.za

2.2 Commercial & Industrial Acceptances (Pty) Ltd acts as an Underwriting Manager on behalf of Compass Insurance Company Limited in terms of a Binder Agreement.

2.3 Commercial & Industrial Acceptances (Pty) Ltd is paid a binder fee by Compass Insurance Company Limited and may also receive a profit commission from Compass Insurance Company.

2.4 Your Intermediary and/or Underwriting Manager noted above should always be your first point of contact in the event that you have a query, claim or complaint.

2.5 Details of how to institute a complaint:
   - Complaints can be referred either to the complaints department on complaints@cia.co.za or to the compliance officer as shown above.
   - The Complaints Procedure can be found on www.cia.co.za under 'legal'.
   - If you are not satisfied with the response from the complaints department or compliance officer please contact the Insurer's Compliance Officer, Adel Walker, details under insurer.
   - If any complaint to the Insurer or Intermediary is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short-Term (Non-Life) Insurance or to the FAIS Ombudsman.
   - No claim will be payable after the expiry of 24 (twenty four) months unless the claim is subject to legal action. Legal action must commence within 6 (six) months of the rejection of a claim.

2.6 Type of policy: Sectional Title / Body Corporate

2.7 In respect of Annual policies, the premium as specified in the attached schedule must be paid on or before the inception/renewal date.
In respect of Monthly policies, the premium as specified in the attached schedule will be collected by debit order either on the 1st working day of the month or the 15th, as selected by you.

OTHER MATTERS OF IMPORTANCE

3. General

3.1 Your Insurer may cancel your insurance policy or impose special terms in accordance with the General Conditions and Provisions as set out in the policy wording.

3.2 You must check your policy schedule to ensure that the items insured, their description and values are those you gave to us.

3.3 You must advise any change to the description, use, occupation or value of the item insured as soon as reasonably possible to ensure that you are correctly insured.

3.4 Incorrect or non-disclosure by you may impact on any claims arising from your contract of insurance.

3.5 If you are not sure about, or do not understand any part of your policy, please contact the Intermediary at the above address.

THE INSURER

4. Name, physical address, postal address and telephone number

Company:	COMPASS INSURANCE COMPANY LIMITED, REG NO 1994/003010/06, FSP NO 12148
Physical address:	5th Floor 90 Rivonia Road Sandton, Gauteng 2196
Postal address:	P.O. Box 37226 Birnam Park Johannesburg 2015
Telephone:	011 745 8333
Fax:	011 745 8444
FSP No:	12148
Categories of License:	Non-Life Commercial/Personal Lines
Compliance Officer:	Adel Walker
Telephone:	011 745 8333
Fax:	011 745 8444
e-mail:	adel.walker@compass.co.za
Complaints Policy:	http://www.compass.co.za/governance/

5. SASRIA

Company:	Sasria SOC Limited
Registration No:	1979/00287/06
Physical address:	36 Fricker Road, Illovo, Sandton, 2196
Postal address:	P.O. Box 653367, Benmore, 2010
Telephone:	(011) 214 0800
Fax:	(011) 447 8630
FSP:	39117
e-mail:	contactus@sasria.co.za
Compliance Officer:	Mr Mziwoxolo Mavuso
Address:	Sasria SOC Limited, P O Box 653367, Benmore
Telephone:	(011) 214 0800
Compliance e-mail:	mziwoxolom@sasria.co.za

6. THE INTERMEDIARY (BROKER)

6.1 Name, physical address, postal address and telephone number

Broker:	ASI BESTSURE (PTY) LTD
Physical address:	48 GROSVENOR ROAD TURNBERRY OFFICE PARK BRYANSTON 2194
Postal address:	P O BOX 789 FLORIDA HILLS 1716
Telephone:	0861 10 12 20
Fax:	086 681 7360
e-mail:	riaanvw@bestsure.co.za
FSP No:	13633

6.2 Legal status and any interest in the Insurer

You, as our client, have the right to the following information from your intermediary:

a. Legal status of the intermediary.
b. Whether your intermediary has a shareholding in excess of 10% with any Insurer.
c. Whether the intermediary has placed business in excess of 30% with any Insurer in the preceding year.

6.3 Your intermediary must advise you whether they have Professional Indemnity insurance in force.

6.4 The intermediary Complaints Policy and Conflict of Interest Policy must be obtained from the broker.

6.5 Any information provided verbally must be confirmed in writing within 31 days.

6.6 Commission on the premium payable to your intermediary of R 4,971.92 per month and Sasria Commission is R 145.34 per month and intermediary (Broker) Fee is R 2,485.96

7. Warning

- Do not sign any blank or partially completed application form.
- Complete all forms in ink.
- Keep all documents handed to you.
- Make note as to what is said to you.
- Don't be pressurised to buy the product.
- Incorrect information or non-disclosure by you of relevant facts may influence an Insurer on any claims arising from your contract of insurance.

8. Particulars of the National Financial Ombud Scheme South Africa who is available to advise you in the event of claim problems that are not satisfactorily resolved by the insurance Intermediary and/or the Insurer:
National Financial Ombud Scheme South Africa
110 Oxford Road, Houghton Estate, Illovo, Johannesburg, 2198
Tel: 0860 800 900
e-mail: info@nfosa.co.za
website: www.nfosa.co.za

9. Particulars of the Financial Advisory and Intermediary Services Ombudsman:
FAIS Ombudsman
P.O. Box 74571, LYNWOODRIF, 0040
Tel: 012 762 5000
e-mail: info@faisombud.co.za

website: www.faisombud.co.za

10. Particulars of the Financial Sector Conduct Authority (FSCA)
P.O. Box 35655, MENLO PARK, 0102
Tel: (012) 428-8000