

COMMERCIAL SURE

Underwritten by **Santam Insurance Company (Pty) Ltd**

Insured **Chemdry Coastal cc,**
Vat No.

Policy Number **78620801939**

Client Number 14460

Postal Address P O Box 187
St Francis Bay

6312

Situation of Premises All premises as stated in each section owned or occupied or used by the Insured for the purpose of the business all situated in the Republic of South Africa Namibia Botswana Lesotho Swaziland Zimbabwe and Malawi

Business Description Franchisee of the Chemdry Carpet Upholstery & Drapery Cleaning Services

Period of Insurance From 01 Mar 2017 to 31 Mar 2017
both dates inclusive, and each consecutive calendar month or year thereafter for which a premium is accepted by the company.

Renewal / Anniversary Date 1 March

Contract Period Monthly

Status Inforce

Agency INTASURE (PTY) LTD

Subagent

Administered by C.I.A. / Intasure

Authorised Financial Service Provider FSP 13995

SCHEDULE SUMMARY

Policy Number 78620801939

POLICY SECTIONS	SECTIONS INCLUDED	SUM INSURED/LIMIT OF INDEMNITY RAND	PREMIUM RAND	ADJUSTMENT PREMIUM RAND
FIRE	Yes	242 000	30.25	30.25
OFFICE CONTENTS	No	0	0.00	0.00
BUSINESS INTERRUPTION	Yes	0	15.13	15.13
THEFT	No	0	0.00	0.00
MONEY	No	0	0.00	0.00
GLASS	No	0	0.00	0.00
BUSINESS ALL RISKS	Yes	185 000	508.75	508.75
PUBLIC LIABILITY	Yes	1 000 000	291.67	291.67
MOTOR	Yes	108 300	532.48	532.48
SASRIA - MATERIAL DAMAGE	Yes	427 000	6.15	6.15
UMBRELLA LIABILITY	No	0	0.00	0.00
SASRIA - MOTOR COMMERCIAL	Yes	0	4.50	4.50
EFS - Commercial Car Hire	Yes	0	89.00	89.00
Motor Personal Accident	No	0	0.00	0.00
Lloyd's Motor Personal Accident	Yes	0	35.00	35.00
Zurich - Umbrella Liability Policy	Yes	30 000 000	70.00	70.00
SUB TOTAL			1 582.93	1582.92
Monthly Facility / Administration Fee			47.17	
TOTAL			1 630.10	
TOTAL AMOUNT PAYABLE (INCL. ADJUSTMENTS)				1 630.09

NOTE:

All premiums and insured values/sums insured are INCLUSIVE OF V.A.T. at the applicable rate.
 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.
 The total premium is inclusive of commission of R 267.76

Intasure (Pty) Ltd VAT Number 4910105537

Signed at Diep River on 21 Feb 2017 *D. Dnyo* On behalf of Intasure (Pty) Ltd
 For and on Behalf of the Underwriters

REASON FOR PRINT

FIRE

Policy Number 78620801939

REVISION NUMBER:52

EFFECTIVE DATE 01 Mar 2017

ITEM REF.	PREMISES/DETAILS	COL. REF.	SUM INSURED/LIMIT OF INDEMNITY RAND
1	The Village Shopping Centre, St Francis Drive, St Francis Bay Plant Machinery Stock & Contents including Customers goods	3,4 & 5	242 000
Total R			242 000

Additional Perils (indicate yes/no as applicable)	Included
Earthquake	Yes
Special Perils	Yes
Leakage - First Loss Limit	No
Subsidence and Landslip	No
Malicious Damage	Yes
Riot and Strike (other than R.S.A. and Namibia)	No
Extensions (indicate yes/no as applicable)	Included
Stock Declaration Conditions: Monthly/Quarterly/Annually	No
Disposal of salvage clause	Yes
Escalator Clause	No
Additional Claims Preparation Costs	No
Stock Debris Removal Costs	No

DEFINITIONS

The column references refer to the under mentioned.

Column No. 1

Buildings (constructed of brick stone concrete or metal on metal framework and roofed with slate tiles metal concrete or asbestos unless otherwise stated) including landlords fixtures and fittings therein or thereon walls (except dam walls) gates posts and fences.

Column No. 2

The number of months rent/rental value stated in the schedule.

Column No. 3

Plant machinery landlord's fixtures and fittings for which the insured is responsible and all other contents excluding property more specifically insured.

Column No. 4

Stock and materials in trade.

Column No. 5

Miscellaneous as described and Tenants Improvements.

BUSINESS INTERRUPTION

Policy Number 78620801939

EFFECTIVE DATE 01 Mar 2017

ITEM REF.	PREMISES/DETAILS		SUM INSURED/LIMIT OF INDEMNITY RAND
1	Gross Profit		0
2.	Gross Rentals	No	
3.	Revenue	No	
4.	Additional Increase in Cost of Working	Yes	121 000
5.	Wages (Number of weeks basis)	No	
6.	Fines and Penalties for breach of Contract	No	
7.	Additional Claims Preparation Costs	No	
Indemnity Period:		6 months	
	Uninsured costs (difference basis)	Yes	
	Insured standing charges (additions basis)	No	
Additional Covers		Included	
	Gross Rentals	No	
	Revenue	No	
	Additional Increase in Cost of Working	Yes	121 000
	Wages (Number of weeks basis)	No	
	Fines and Penalties for breach of Contract	No	
	Additional Claims Preparation Costs	No	
	Deposit Premium	No	
Additional Perils and Extensions			
	Specified Suppliers/Sub-contractors	No	
	Unspecified Suppliers 10%	No	
	Specified Customers	No	
	Unspecified Customers 10%	No	
	Public Utilities - Insured Perils only	No	
	Public Utilities - Extended Cover	No	
	Prevention of Access - Insured Perils only	No	
	Prevention of Access - Extended cover	No	
	Public Telecommunication - Insured Perils only	No	
	Public Telecommunication - Extended cover	No	
	Accidental Damage	No	
Uninsured Costs:			
	Purchases		
	Discounts Received		
	Bad Debts		

BUSINESS ALL RISKS

Policy Number 78620801939

REVISION NUMBER 52 EFFECTIVE DATE 01 Mar 2017

ITEM REF.	DETAILS	FIRST AMOUNT PAYABLE	SUM INSURED/LIMIT OF INDEMNITY RAND
1	Cleaning Machinery & Equipment including Customers Goods & Chemicals	10% of claim minimum R500	185 000
Total R			185 000

Extensions (indicate yes/no as applicable)

Included

Replacement value condition	Yes
Increase in cost of working	No
Riot and strike (other than R.S.A. and Namibia)	No
Additional Claims Preparation Costs	No

PUBLIC LIABILITY

Policy Number 78620801939

REVISION NUMBER 52 EFFECTIVE DATE 01 Mar 2017

PREMISES/DETAILS

SUM INSURED/LIMIT
OF INDEMNITY
RAND

Basis of cover: Claims made Yes
Retroactive Date: 01 Oct 2012

Limit of indemnity General 1 000 000

Extensions (indicate yes/no as applicable)	Included	
Products liability	Yes	1 000 000
Defective workmanship liability	Yes	1 000 000
Legal defence costs	Yes	50 000
Wrongful arrest and defamation	Yes	50 000
Additional Claims Preparation Costs	No	
E.E.C. Liability	No	

First Amount Payable

(a) Products liability	Yes	5 000
(b) Defective workmanship liability	Yes	5 000
(c) E.E.C. Liability	No	
(d) In respect of work undertaken away from Premises	Yes	5 000
(e) Legal Defence Costs	No	
(f) Wrongful Arrest and Defamation	No	
(g) Other - Articles worked upon	Yes	5 000
(h) Work Away	Yes	5 000

Endorsement No. 1631

Public Liability Clause

(Amendment to wording effective 1 April 2011)

The wording for the Public Liability (Claims Made or Losses Occurring) section of this policy is replaced in its entirety with effect from 1 April 2011.

The intention of this change is to provide your business with wider cover than that currently provided under the Public Liability section. If at any point a claim arises that would have been payable under the previous wording, that is subsequently excluded under this replacement wording, the claim will be dealt with in a manner that is in favour of the Insured, but only to the extent that the replaced wording would have provided cover.

The main changes to the wording are as follows:

1. The word "accidental" is removed from the Defined events
2. Specific exception 8 (RSA jurisdiction clause) is deleted and replaced by the following:

Damages in respect of judgements, award or settlement made within the United States of America or Canada (or to any order made anywhere in the world to enforce such judgement, award or settlement either in whole or in part). For the purpose of this specific exception "Damages" shall be deemed to include costs and expenses of litigation recovered by any claimant from the insured.

3. The following specific exceptions are added:

- Deliberate and Intentional Acts
Liability consequent upon injury or damage deliberately, consciously and intentionally caused by the insured's management

PUBLIC LIABILITY

Policy Number 78620801939

REVISION NUMBER 52 EFFECTIVE DATE 01 Mar 2017

PREMISES/DETAILS

SUM INSURED/LIMIT
OF INDEMNITY
RAND

- Unlawful Competition

Any claim or claims whether actual or alleged howsoever arising in connection with or based upon or arising from or in any way involving actual or alleged unlawful competition, unfair practices, abuse of monopoly power, cartel activities or as may otherwise arise from or be based upon or relate to any breach of a provision of the Competition Act no. 89 of 1998 (as amended) or any similar provision, act or regulation as may be in force in any jurisdiction or country in which the insured's liability arose.

4. The Products liability extension and Defective workmanship extensions shall be combined into a single Products liability extension.

For the sake of clarity, if the Schedule of this section of the policy reflects:

- 4.1. Products liability No
Defective workmanship Yes

then the Limit of indemnity and First amount payable shown for the Defective workmanship extension will apply to the Products liability extension.

or

- 4.2. Products liability Yes
Defective workmanship Yes

then the Limit of indemnity and First amount payable that is the higher of the two extensions will apply under the Products Liability extension.

Any variations of these extensions not reflected under 4.1 or 4.2 above will remain unaltered.

5. The following extensions are added to this section of the policy:

- 5.1. Gratuitous advice

Notwithstanding anything to the contrary contained in specific exception 3(a) the Company will indemnify the Insured in respect of Defined Events caused by the unintentional failure of the Insured to perform the legal duty to exercise due care owed to another person or party in providing technical information or advice to such person or party

Provided that

This section does not cover liability:

- (i) arising out of the insolvency of the Insured
- (ii) arising out of financial services and/or cost estimates provided by or on behalf of the Insured
- (iii) arising out of defamation
- (iv) arising out of design, formula, supervision, treatment, advice given by or on behalf of the Insured in exchange for a fee.

- 5.2. Acquisitions and new businesses

The indemnity granted by this section of the policy extends to any company formed and/or acquired by the Insured during the Period of Insurance for a period of 90 days of such formation and/or acquisition

Provided always that

- (i) the Retroactive date in respect of such new company shall be deemed to be the date when a newly formed and/or acquired company first purchased liability insurance of the type hereby insured on a "Claims made" basis, subject to a declaration from the

PUBLIC LIABILITY

Policy Number 78620801939

REVISION NUMBER 52 EFFECTIVE DATE 01 Mar 2017

PREMISES/DETAILS

SUM INSURED/LIMIT
OF INDEMNITY
RAND

newly acquired company's previous management of no known or reported claims or circumstances likely to give rise to a claim at the date of acquisition. In the event of no such declaration, the Retroactive date shall be the date of such acquisition.

- (ii) the insured's business activities remain unchanged
- (iii) the annual turnover of all newly formed and/or acquired companies does not exceed 5% (five percent) of the estimated annual turnover of the Insured as advised to the Company at inception hereof.
- (iv) The insured shall advise the Company of such formations and/or acquisitions before the expiry of 90 days thereof and the Company may amend the terms of this section of the policy accordingly.

ARTICLES WORKED UPON

Where the insured is working on the property not belonging to themselves and/or the property is in the insured's custody and control and the insured causes damage or loss to such property the Insurers will provide indemnity against legal liability for such damage.

The limit in respect of articles being worked upon shall not exceed R100 000

MOTOR

Policy Number 78620801939

REVISION NUMBER 52 EFFECTIVE DATE 01 Mar 2017

Vehicle Definitions: (a) = Private Type Cars; (b) = Commercial and Special Type Vehicles;
(c) = Motorcycles; (d) = Buses; (e) = Trailers

YEAR, MAKE & MODEL	REG. NO.	COVER	DEF	CFG/ NCB	MAXIMUM INDEMNITY RAND
2014 Fiat Fiorino 1.4 (Tracker installed)	HFR391EC	Comprehensive	(b)	5	108 300
Engine Number	KFT000006590292				
VIN / Chassis Number	ZFA22500000354494				

Extensions and clauses (indicate yes/no as applicable)

Included

Contingent liability	Yes	2 500 000
Passenger liability	Yes	2 500 000
Unauthorised passenger liability	Yes	2 500 000
Parking facilities and movement of third party vehicles	Yes	
Windscreen	Yes	
Riot and strike (other than R.S.A. and Namibia)	No	
Loss of Keys (R100 excess)	Yes	5 000
Credit shortfall	No	
Wreckage removal	Yes	5 000
Car Hire ___30___ days	No	
Limit of the company's liability in respect of theft of		
(a) radios tape players and similar equipment (not applicable to such equipment if supplied as standard by the manufacturer when the vehicle is new)	Yes	5 000
(b) telephones (excluding cellphones)	Yes	5 000

The limit of indemnity (sub-section B)

(a) In respect of any occurrence directly or indirectly due to or in consequence of fire or explosion		2 500 000
(b) passenger liability (extension 2 and/or 3)		2 500 000
(c) any other event and the aggregate of (a) (b) and (c)		2 500 000
Additional Claims Preparation Costs	No	

Memo

The interests of Wesbank noted in the 2013 Chev Utility 1.4 Club FSN044K & registered in the name of Mrs E Geldenhuys ID8001280033085

Motor Vehicle Excesses:

Except for loss and/or damage as a result of fire lightning or explosion, this schedule specifies the First Amounts Payable by the Insured

Description	Vehicle Definition	Amounts Payable
2.1 For every occurrence (or series of occurrences arising out of one event) giving rise to a claim.	(a) to (d) (e)	5% of agreed loss or damage subject to a minimum of R3 000 10% of agreed loss or damage subject to a minimum of R500
2.2 Sub-Section B - Liability (Third Party)	(b) in excess of 3500 kg	R5000 flat
NB: In the event of Own Damage and Third Party Damage the excesses are cumulative		
2.3 Whilst the vehicle is being driven by or is for the purposes of being driven by any person who is under 25 years of age or older than 75 years of age	(a) to (d)	R 250 Additional
2.4 COMMERCIAL VEHICLES OVER 3500KG		10% of claim
2.3.1 Over 3500Kg to 7000kg		R2500 minimum
2.3.2 Over 7000kg to 10000kg		R3500 minimum
2.3.3 Over 10000kg		R5000 minimum
2.5 If the vehicle is stolen or hijacked	(a) to (d)	10% of claim, minimum R3000, but for Vehicles over 3500kg, R5000 min.
N.B. If the vehicle is subsequently recovered and physically returned to the Insurer, this amount will be repaid to the Insured		
2.6 Windscreen/glass damage		
2.6.1 Cars and Commercial Vehicles under 3.5 ton		20% of claim R350 minimum
2.6.2 Commercial Vehicles exceeding 3.5 ton		20% of claim R750 minimum
2.7 Motorcycles		
2.7.1 For every occurrence (or series of occurrences arising out of one event) giving rise to a claim.		10% of agreed loss or damage subject to a minimum of R1 000
2.7.2 If the vehicle is stolen or hijacked		10% of claim, minimum R1500

General Memorandum:

It is noted and agreed that if an insured vehicle is not fitted with an approved VESA immobiliser an additional theft excess of R3 000 flat will be payable in addition to the standard theft excess of 10% of claim R3 000 minimum

SASRIA - MATERIAL DAMAGE

Policy Number 78620801939

REVISION NUMBER:52 EFFECTIVE DATE 01 Mar 2017

PREMISES/DETAILS

SUM INSURED/LIMIT
OF INDEMNITY
RAND

Sasria Material Damage

427 000

SASRIA - MOTOR COMMERCIAL

Description

Effective From

Sum Insured

Premium

Sasria Motor

02 Apr 2014

R

0

R

4.50

EFS - Commercial Car Hire

<u>Description</u>	<u>Effective From</u>	<u>Sum Insured</u>	<u>Premium</u>
2014 Fiat Fiorino HFR391EC	01 Mar 2017	0	89.00

EFS - CAR HIRE

<u>COMPREHENSIVE COVER</u>		<u>45 Days</u>	<u>1 Vehicle</u>	
<u>Group</u>	<u>Vehicle Type</u>	<u>Transmission</u>		
B	Ford Figo	Manual		R 64.00
C	Polo Vivo	Manual		R 64.00
D	Chevrolet Aveo		Automatic	R 89.00
H	LDV	Manual		R 89.00

YOUR INSURANCE PROVIDER COVERS

Daily rental charges - depending on the option chosen and paid for:

- * Up to the maximum period reflected on the face of your policy schedule per accident/theft/hijacking claim
- * Benefits will be limited to 5 days per claim where your motor vehicle insurance claim is for lost keys, damage to tyres and rims only, or glass.

YOU PAY

- * Fuel deposit - payable upfront in cash/via credit card.
- * Fuel and lubricants for the duration of the rental period.
- * E-toll, Toll Fees

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

This notice only includes information relating to the Administrator and Insurer of this value added product only and is supplemental to the main statutory notice attached to your policy schedule.

Take note that administrative work usually performed by the Insurer has been contracted out to the Administrator, and that the Administrator earns a fee of 6.5% (including V.A.T.) of the net premium.

THE INSURER

Company Name: GENRIC Insurance Company Limited
Company Registration Number: 2005/037828/06
Physical Address: Midrand Business Park, Building 3, 563 Old Pretoria
Main Road, Midrand, 1685
Postal Address: PO Box 1115, Bromhof, 2154
Telephone Number: 086 144 4462
Facsimile Number: 082 685 0357
Email Address: info@genric.co.za
Website: www.genric.co.za
Financial Services Provider Licence Number: 43638
Licence Categories: Short Term insurance Personal and Commercial Lines
Details of the complaints procedure: Department: Complaints Department
Tel: 086 144 4462 Fax: 086 685 0357
Email: complaints@genric.co.za
Please visit our website or contact our offices for our
Complaints Resolution Policy.
Details of the compliance department: Department: Compliance Department
Tel: 086 144 4462 Fax: 086 685 0357
Email: compliance@genric.co.za

THE ADMINISTRATOR

Company Name: Empire Insurance Administrators (Pty) Ltd
Company Registration Number: 2015/154870/07
Physical Address: 35 Felixstowe Street, Sasolburg, 1947
Postal Address: PO Box 2986, Sasolburg, 1947
Telephone Number: 016 973 1754
Facsimile Number: 016 973 3688
Email Address: erica@empirefleet.co.za/ilze@empirefleet.co.za
Website: www.empirefleet.co.za
Financial Services Provider Licence Number: 38321
Licence Categories: Short Term insurance Personal and Commercial Lines
Details of the complaints procedure: Department: Complaints Department
Tel: 016 973 1754
Email: erica@empirefleet.co.za
Please contact our offices for our Complaints
Resolution Policy.
Details of the compliance department: National Compliance CC
Ref : Daniel Opperman
Tel : 032 946 2921 / 2949
Fax : 032 946 2225

EFS - Commercial Car Hire

Description

Effective From

Sum Insured

Premium

Lloyd's Motor Personal Accident

Policy Number 78620801939

REVISION NUMBER:52

EFFECTIVE DATE 01 Mar 2017

YEAR, MAKE & MODEL	VEHICLE TYPE	REG. NO.
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2014 Fiat Fiorino 1.4	Commercial	HFR391EC
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PRIVATE TYPE CARS

Benefits Provided

The following cover is automatically included for the maximum number of passengers the vehicle is legally licenced to carry for each insured vehicle specified above and subject to the attached Lloyd's Certificate and Commuter Accident Plan.

Permanent Total Disablement	R5 000 000
Death	R 250 000
Medical Expenses	R 100 000

Total Medical Expenses are limited to R200 000 per event irrespective of the number of occupants.

COMMERCIAL TYPE VEHICLES

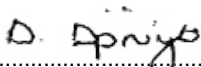
Benefits Provided

The following cover is automatically included for the maximum number of passengers the vehicle is legally licenced to carry for each insured vehicle specified above and subject to the attached Lloyd's Certificate and Commuter Accident Plan.

Permanent Total Disablement	R5 000 000
Death	R 250 000
Medical Expenses	R 100 000

Underwritten By: Underwriters of Lloyd's of London
Subject to the Terms, Conditions and Exceptions of the Certificate issued under Lloyd's Contract Number B05721F16F506

Signed at Intasure Place, Diep River



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On behalf of Lloyd's Contract Number B05721F16F506

Zurich - Umbrella Liability Policy

Policy Number 78620801939

EFFECTIVE DATE 01 Mar 2014

PREMISES/DETAILS

SUM INSURED/LIMIT
OF INDEMNITY
RAND

Retroactive Date: 01 March 2014

Extended Liability

30 000 000

Policy Intentions

Included

The indemnity granted is in excess of the Underlying Public Liability Insurances of which there must be an underlying cover of at least R1million (non-motor) and R2.5 million (motor) for the following liability covers:

- a. (i) General public liability
 - (ii) Tenants liability
 - (iii) Property owners liability
 - (iv) Products liability
 - (v) Defective workmanship liability
 - (vi) Employers liability
- b. Motor Third Party Liability (excluding fare paying passengers liability)
 - (i) Up to 10 vehicles
 - (ii) In excess of 10 vehicles
- c. Statutory Legal Defence Costs and Wrongful Arrest
- d. Contractors Liability

IT IS HEREBY NOTED THAT THE COVER DETAILED BELOW DOES NOT FORM PART OF THE UNDERLYING POLICY DOCUMENT

Policy Number

SA GRC 4810534

Insurer

Zurich Insurance Company SA Ltd
(Reg. No. 1965/006764/06)

Limit of Indemnity

R30 million, in excess of:

- a. (i) R1 000 000
 - (ii) R3 000 000 in respect of spread of fire
- b. (i) Fire or Explosion - R1 000 000
 - (ii) Other - R2 500 000
- c. R100 000

Conditions

Maximum policy premium R350 000 per annum.

Maximum underlying policy liability premium R15 000 per annum.