

Date: 11/11/2020

JB LE ROUX BROKERS (PTY) LTD
P O BOX 642
SANLAMHOF
7532

By e-mail luan@jbleroux.co.za

Policy No: CIA 092-344
Insured: ST MARTINI GARDENS BODY CORPORATE
Broker: JB LE ROUX BROKERS (PTY) LTD

Dear Sir

AMENDED SCHEDULE - MONTHLY

We refer to your emails and enclose hereby an amended policy schedule.

The following changes have been made:

Section A – Buildings

Sum insured amended as per valuation wef 1 November 2020.

The debit order deductions will be amended accordingly.

Yours faithfully



ROXY SIHLANGU
UNDERWRITER
roxy@cia.co.za

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 092-344

Office: 3 CAPE TOWN

Broker: 00268 JB LE ROUX BROKERS (PTY) LTD
FSP Licence No: 16019

The Insured: **ST MARTINI GARDENS BODY CORPORATE**

Postal Address: C/O PERMANENT TRUST (PTY) LTD
P O BOX 5091
CAPE TOWN
8000

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: 1/05/2019

Period of Insurance: (a) From 1/05/2020 to 30/04/2021 (both dates inclusive).
(b) This policy is renewable on a MONTHLY basis and the premium is payable by monthly debit order.

Anniversary Date: 1/05/2021

SIGNED at CAPE TOWN on 11 November 2020.



On behalf of the Company

Commercial and Industrial Acceptances (Pty) Ltd

P.O. Box 429, Bellville, 7530
Tel No: 0861 242 111 e-mail: jimie@cia.co.za
Reg No: 2000/019340/07 VAT No: 4540194349 FSP No: 13890

PREMIUM SUMMARY

Policy No: **CIA 092-344**

Insured: ST MARTINI GARDENS BODY CORPORATE

Policy Sections In Force	Additional Premium	Monthly/Renewal Premium	Refund Premium
Community Living Insurance Policy	12.20	29,833.39	0.00
Fidelity and Computer Crime Policy	0.00	1,076.59	0.00
Insurer Risk Premium	12.20	30,909.98	0.00
(VAT included in premium)	1.59	4,031.74	0.00
Fees			
Broker Fee	0.00	50.00	0.00
(VAT included in fees)	0.00	6.52	0.00
SASRIA	0.00	1,967.17	0.00
(VAT included in SASRIA)	0.00	256.59	0.00
TOTAL	12.20	32,927.15	0.00

Endorsement Details

Section A Buildings - sum insured increased to R479,203,794 wef 1 November 2020

Banking Details used for your Debit Order

Bank: STANDARD BANK
Branch: 051001 COUNTRY WIDE
Account: ****8459 Current Account
Acc Holder: PERMANENT TRUST MANAGEMENT (PT)
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.
JB LE ROUX BROKERS (PTY) LTD, VAT No: 401011640.**
 - (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.**

Community Living Insurance Policy**End 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

23 Building

23 1 Stand/Erf 9280 & 9282, 72 QUEEN VICTORIA STREET, GARDENS,
CAPE TOWN, 8001

Roof Construction: Standard - Wall Construction: Standard

No of Units: 315

Living Units: 315

SS Number: SS249/2002

R479,432,234

R28,829.47

1 Contents

R100,000

1 Tenants Fixtures and Fittings

R NIL

Commercial Sections

1 Tenants Fixtures and Fittings

R NIL

1 Specified Items

Extra Cover following Damage

1 Arson, theft, vandalism or malicious damage reward

R10,000

1 Emergency accommodation : up to R 1,000 per day per unit for a
maximum of 7 days

R7,000

Escalation current insurance period

10%

Escalation further reinstatement period

10%

1 Generator hire

R15,000

1 Home modifications following disability

R20,000

1 Landscaped gardens

R10,000

Loss of rent , removal costs & alternative accommodation

30%

1 Removal and storage costs of undamaged household contents

R5,000

1 Meeting room hire

R2,500

1 Pets

R2,500

1 Removal of trees

R5,000

1 Restoration of records

R5,000

1 Security guards

R30,000

R68.08

1 Water removal & dehumidifying - without our consent

R5,000

Extra Cover

1 Building materials awaiting installation

R15,000

1 Fidelity guarantee

R NIL

1 Intercom system sim card

R5,000

1 Loss of water

R5,000

Medical, trauma and funeral costs

1 Medical costs

R10,000

1 Trauma costs

R1,000

1 Funeral costs

R5,000

1 Money

R25,000

1 Replacement of locks, keys, tags & remote control access devices

R5,000

1 Title deeds

R5,000

Optional Extra Cover

1	Environmental upgrade			R NIL
1	SASRIA EXTENTION: SASRIA - Imminent danger Security costs - protection of property during and after a loss			R NIL
1	SASRIA EXTENSION : SASRIA - Security Costs, Preventive Measures or Protection of Property (Prior to a loss)			R NIL
Limitations to the Cover				
1	Power surge			R50,000
1	Theft of exterior fixtures and fittings / Theft without forcible and violent entry			R15,000
Section A Buildings and Contents - Excesses				
1	Lightning damage	R2,000		
1	Storm, wind, water, hail and snow	R1,000		
1	Water damage to laminated and wooden floors	10% of Claim minimum R2,500 cumulative to all other excesses		
1	Power surge	10% of the claim minimum R2,000		
1	Subsidence and Landslide	1% of the sum insured minimum R1,000		
1	Theft of exterior fixtures and fittings / Theft without forcible and violent entry	10% of the claim minimum R1,000		
1	Basic / All other claims	R1,000		
SECTION B - GEYSERS				
Replacement				
13	Increased Geyser Limits		Yes	R910.64
2	- Up to 100 litre			R7,400
2	- 150 litre			R7,700
2	- 200 litre			R9,600
2	- 250 to 300 litre			R12,500
13	HEAT PUMPS MAXIMUM R 8 500.00 EACH, IN RESPECT OF ALL UNITS ON 8TH FLOOR ONLY			R8,500
1	Repairs			R1,000
The above limits can be increased for any electrical, solar system or heat pump at an additional premium				
Section B Geyser - Excesses				
13	Replacement	R2,000		
13	Resultant water damage following replacement	R1,000		
1	Repair	R250		
13	Resultant water damage following repair	R500		
1	Water damage to laminated and wooden floors	10% of Claim Minimum R2,500 cumulative to all other excesses		
Extra Cover				
1	Environmental upgrade			R2,000
Optional Extra Cover				
1	Geyser excess Buyback		No	
1	Enhanced Geyser Benefit		No	
SECTION C - LIABILITY				
1	Claims Occurrence basis		R50,000,000	R25.21
1	RETROACTIVE DATE : 36 months immediately prior to either the inception date of this policy or 1 October 2016, whichever is the later date			
Extra Cover				
1	Contingent motor cover			R2,500,000
Section C Liability - Excess				
1	All claims	R1,000		

SECTION D - TRUSTEES / DIRECTORS INDEMNITY			
13	Claims Made basis		R10,000,000
1	RETROACTIVE DATE : Policy Inception Date		
Section D - Trustees / Directors Indemnity - Excess			
1	All claims	R1,000	
SECTION E - EMPLOYERS LIABILITY			
13	Claims Made basis		R10,000,000
1	RETROACTIVE DATE : Policy Inception Date		
Section E Employers Liability - Excess			
1	All claims	R1,000	
SECTION F - MACHINERY BREAKDOWN			
1	All machinery as defined in the wording		R50,000
1	Specified Items		
Section F - Machinery Breakdown - Excess			
1	All claims	R1,000	
SECTION G - PERSONAL ACCIDENT			
Voluntary Workers			
1	Death		R50,000
1	Total and permanent disablement		R50,000
Assault			
1	Death		R10,000
1	Total and permanent disablement		R10,000
Specified persons			
GENERAL			
1	Claims preparation costs and fees		R50,000
FIDELITY AND COMPUTER CRIME POLICY			
19	Fidelity and Computer Crime	R6,298,092	R1,076.59
1	Data protection	R1,000,000	
1	Retroactive date	2019/05/01	
Managed by: PERMANENT TRUST			
Extra Cover			
1	Contractual penalties	10% of SI	
1	Cost of recovery	R10,000	
1	Reinstating office records	R10,000	
1	Claims preparation costs and fees	R10,000	
Warranty			
1	<p>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.</p> <p>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.</p> <p>You warrant that you will notify us immediately if Managing Agent as indicated on the schedule is changed.</p> <p>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.</p>		
SASRIA COVER			
<p>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 their policy, copy of which is attached to the new business schedule and further copy available on request.</p>			

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.

1 **ONCE OFF**

1 **ONCE OFF**

1 POLICY CONVERTED TO ANNUAL - REFUND SHOULD HAVE CREATED -
EH

1 **ONCE OFF**

1 To print on schedule

1 **ONCE OFF**

1 To print

Additional Memorandums Applicable:

00232 This endorsement is effective from 1/05/2019

WATERPROOF MEMBRANE EXCLUSION

We will not pay for loss or damage to any waterproofing membrane not fully bonded to a screed or concrete surface or which has not been applied and maintained in accordance with the manufacturers specifications

00005 This endorsement is effective from 1/05/2019

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.

Additional Memorandums Applicable:**00248 This endorsement is effective from 1/05/2020****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.

VERSION : February 2014**Additional Memorandums Applicable:**

Memo No	Description	Effective Date
00232	WATERPROOF MEMBRANE EXCLUSION	1/05/2019
00005	SPECIFIED ITEM -THEFT WITHOUT FORCIBLE AND VIOLENT ENTRY / THEFT OF EXTERIOR FIXTURES AND FITTINGS AND POWER SURGE LIMITATION	1/05/2019

Endorsements (last 6):

End. No	Description	Effective Date
00023	Section A Buildings - sum insured increased to R479,203,794 wef 1 November 2020	1/11/2020
00022	Building: Increased the sum insured in respect of section 292 as requested.	27/10/2020
00021	Section 123 (Unit B312) - additional sum insured added wef 18 August 2020	18/08/2020
00020	Gate motor deleted under specified items and added to building sum insured wef 11 August 2020	11/08/2020
00019	FIDELITY AND COMPUTER CRIME: * Completed Renewal Proposal Form received 03 August 2020. * Limit of Indemnity increased from R4,200,000 to R6,298,092 per the completed Proposal Form with effect from 03 August 2020. * Cover Restriction removed with effect from effective date of 01 September 2020.	3/08/2020
00018		1/09/2020

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
Stand/Erf 9280 & 9282, 72 QUEEN VICTORIA STREET, GARDENS, CAPE TOWN, 8001												
1	A8	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
2	A6	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
3	A4	65.00	0.3747	1,712,042	117.96	0	0.00	0	0.00		1,712,042	117.96
4	A2	37.00	0.2133	974,547	67.15	309,422	19.87	0	0.00		1,283,969	87.02
5	A1	61.00	0.3516	1,606,686	110.69	393,391	25.26	0	0.00		2,000,077	135.95
6	A3	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
	Unit Owner	Duncan & Paddy Danielle Frances Starnes				Mortgagee	Nedbank Limited			Section No:		
7	A5	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
8	A7	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
9	A9	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
10	A136	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
	Unit Owner	Elisca Martja Bester				Mortgagee	FirstRans Bank Limited			Section No:	SS249/2002	
11	A134	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
12	A132	86.00	0.4957	2,265,164	156.07	112,304	7.21	0	0.00		2,377,468	163.28
13	A130	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
14	A131	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
15	A133	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
	Unit Owner	MICHELLE ANNE SMITH				Mortgagee	THE STANDARD BANK OF SOUTH AFRICA LIMITED			Section No:	SS249/2002	
16	A135	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
	Unit Owner	PC Walter				Mortgagee	FirstRans Bank Limited			Section No:		
17	A137	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
18	A237	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
	Unit Owner	MB Toms				Mortgagee	Investec Limited			Section No:		
19	A235	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
20	A233	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
	Unit Owner	Theunis Christofel Jan				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
21	A231	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
22	A232	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
	Unit Owner	P Heltreed				Mortgagee	FirstRans Bank Limited			Section No:		
23	A234	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
24	A236	83.00	0.4784	2,186,146	150.63	513,960	33.00	0	0.00		2,700,107	183.63
	Unit Owner	MAXIM VICTOROVICH SOMIN				Mortgagee	The Standard Bank of South Africa Limited			Section No:	SS249/2002	
25	A238	86.00	0.4957	2,265,164	156.07	55,514	3.56	0	0.00		2,320,677	159.63
26	A337	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
27	A335	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
28	A333	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
	Unit Owner	Cayley Joyce Mitchell				Mortgagee	FirstRand Bank Limited			Section No:	SS249/2002 & P39	
29	A331	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
30	A332	90.00	0.5188	2,370,520	163.32	36,983	2.37	0	0.00		2,407,503	165.69
31	A334	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
32	A336	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
	Unit Owner					Mortgagee	First National Bank Limited			Section No:		
33	A338	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
34	A437	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
	Unit Owner	Hendrick Lambert & Katriin				Mortgagee	SA Homeloans			Section No:		

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
35	A435	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
36	A433	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
37	A431	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
38	A432	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
39	A434	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
40	A436	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
41	A438	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
	Unit Owner	D De Ridder				Mortgagee	First National Bank Limited			Section No:		
42	A537	66.00	0.3804	1,738,381	119.76	268,106	17.22	0	0.00		2,006,487	136.98
	Unit Owner	Stefan Nowotny				Mortgagee	Nedbank Limited AA249/2002			Section No:		
43	A535	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
44	A533	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
45	A531	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
46	A532	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
47	A534	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
48	A536	83.00	0.4784	2,186,146	150.63	233,960	15.03	0	0.00		2,420,107	165.66
	Unit Owner	DOUGLAS JOHN NICOL				Mortgagee	NEDBANK LIMITED			Section No:	SS249/2002	
49	A538	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
50	A637	66.00	0.3804	1,738,381	119.76	81,447	5.23	0	0.00		1,819,828	124.99
	Unit Owner					Mortgagee	FNB			Section No:		
51	A635	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
52	A633	86.00	0.4957	2,265,164	156.07	252,734	16.22	0	0.00		2,517,897	172.29
53	A631	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
54	A632	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
	Unit Owner	M & GL FOGELL				Mortgagee				Section No:		
55	A634	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
56	A636	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
57	A638	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
58	A737	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
59	A735	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
60	A733	86.00	0.4957	2,265,164	156.07	751,442	48.25	0	0.00		3,016,606	204.32
	Unit Owner	Leon Morne Benkenstein				Mortgagee	SA Homeloans			Section No:		
61	A731	146.00	0.8416	3,845,511	264.96	0	0.00	0	0.00		3,845,511	264.96
62	A732	90.00	0.5188	2,370,520	163.32	0	0.00	0	0.00		2,370,520	163.32
	Unit Owner	Annemie Van Den Heever				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
63	A734	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
64	A736	83.00	0.4784	2,186,146	150.63	0	0.00	0	0.00		2,186,146	150.63
65	A738	86.00	0.4957	2,265,164	156.07	0	0.00	0	0.00		2,265,164	156.07
66	B112	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
67	B114	42.00	0.2421	1,106,243	76.23	1,170,588	75.18	0	0.00		2,276,830	151.41
68	B115	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
69	B116	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Melissa Sharon Melnick				Mortgagee	GSB Mutual			Section No:	SS249/2002	
70	B117	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
71	B118	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
72	B119	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
73	B120	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
74	B121	51.00	0.2940	1,343,295	92.56	0	0.00	0	0.00		1,343,295	92.56
75	B122	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
76	B123	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
77	B124	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
78	B125	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
79	B126	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
80	B127	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
81	B128	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
82	B129	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Olive Clive Cusick				Mortgagee	Standard Bank of SA Limited			Section No:	SS249/2002	
83	B101	66.00	0.3804	1,738,381	119.76	0	0.00	0	0.00		1,738,381	119.76
	Unit Owner	Merle Favis				Mortgagee	Standard Bank of Sa Limited			Section No:	SS249/2002	
84	B102	45.00	0.2594	1,185,260	81.67	0	0.00	0	0.00		1,185,260	81.67
85	B103	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	ML Rousseau				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
86	B104	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
87	B105	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
88	B106	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
89	B107	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
90	B108	42.00	0.2421	1,106,243	76.23	105,911	6.80	0	0.00		1,212,153	83.03
	Unit Owner	Carryn Jacka				Mortgagee	FirstRans Bank Limited			Section No:		
91	B109	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
92	B110	42.00	0.2421	1,106,243	76.23	172,312	11.07	0	0.00		1,278,555	87.30
	Unit Owner	Ryan Sincliar/Marelise G				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
93	B111	28.00	0.1614	737,495	50.81	234,055	15.03	0	0.00		971,550	65.84
94	B212	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
	Unit Owner					Mortgagee	Absa Bank Limited			Section No:		
95	B214	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
96	B215	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
97	B216	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Michael Mostert				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
98	B217	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
99	B218	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
100	B219	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
101	B220	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
102	B221	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
103	B222	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
104	B223	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
105	B224	96.00	0.5534	2,528,555	174.22	201,201	12.92	570,365	36.63		3,300,121	223.77
106	B225	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Estelle Felicia Woodman				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
107	B226	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
108	B227	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
109	B228	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
110	B118	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
111	B230	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
112	B201	92.00	0.5303	2,423,198	166.96	0	0.00	0	0.00		2,423,198	166.96

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
113	B202	45.00	0.2594	1,185,260	81.67	0	0.00	0	0.00		1,185,260	81.67
	Unit Owner					Mortgagee	FirstRand Bank Limited			Section No:		
114	B203	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
115	B204	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
116	B205	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Stefano & Monique Gazzilli				Mortgagee	FirstRand Bank Limited			Section No:	SS612/2008	
117	B206	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	GIDEON JOHANNES SMITH				Mortgagee	ABSA BANK LIMITED			Section No:	SS249/2002	
118	B207	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
119	B208	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Ronell Jordaan				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
120	B209	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
121	B210	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
122	B211	28.00	0.1614	737,495	50.81	26,543	1.71	0	0.00		764,039	52.52
	Unit Owner	Jason Groenewald and Byron Sven Bure				Mortgagee	Absa Home Loan Guarantee Company (RF) Proprietary L			Section No:	SS249/2002	
123	B312	58.00	0.3343	1,527,669	105.25	333,744	21.43	0	0.00		1,861,412	126.68
124	B314	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
125	B315	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
126	B316	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	LP Bbington & CMB Donnellan				Mortgagee	Standard Bank of SA Limited			Section No:	SS249/2002	
127	B317	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
128	B318	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
129	B319	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
130	B320	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	D Lyn & JS De Villiers				Mortgagee	Standard Bank of Sa Limited			Section No:	SS249/2002	
131	B321	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
	Unit Owner	RJ Brunette				Mortgagee	Investec Limited			Section No:		
132	B322	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
133	B323	56.00	0.3228	1,474,990	101.62	650,281	41.75	0	0.00		2,125,271	143.37
	Unit Owner	VALERIE ITUMELENG LEHABE				Mortgagee	THE STANDARD BANK OF SOUTH AFRICA LIMITED			Section No:	SS 249/2002	
134	B324	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
135	B325	36.00	0.2075	948,208	65.32	683,692	43.91	0	0.00		1,631,900	109.23
	Unit Owner	Stephen Voltelen Brink				Mortgagee	Standard Bank of SA Limited			Section No:	SS249/2002	
136	B326	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
137	B327	36.00	0.2075	948,208	65.32	661,173	42.46	0	0.00		1,609,381	107.78
138	B328	36.00	0.2075	948,208	65.32	204,450	13.14	0	0.00		1,152,658	78.46
139	B329	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
140	B330	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
141	B301	92.00	0.5303	2,423,198	166.96	0	0.00	0	0.00		2,423,198	166.96
	Unit Owner	A Cramer				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
142	B302	45.00	0.2594	1,185,260	81.67	0	0.00	0	0.00		1,185,260	81.67
143	B303	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner					Mortgagee	FirstRand Bank Limited			Section No:		
144	B304	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Oriana Tofdesco				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
145	B305	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem	
	Unit Owner	Tatiana Roginsky				Mortgagee	Standard Bank of SA Limited				Section No:	SS249/2002	
146	B306	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
	Unit Owner	C Elizabeth & J E Flax				Mortgagee	Investec Limited				Section No:		
147	B307	42.00	0.2421	1,106,243	76.23	351,083	22.55	0	0.00		1,457,326	98.78	
148	B308	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
149	B309	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
	Unit Owner	LC Bishop				Mortgagee	Standard Bank of SA Limited				Section No:	SS249/2002	
150	B310	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
151	B311	28.00	0.1614	737,495	50.81	0	0.00	0	0.00		737,495	50.81	
152	B412	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25	
153	B414	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
154	B415	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
	Unit Owner	Noma Ann & TA Groenewald				Mortgagee	Absa Bank Limited				Section No:	SS249/2002	
155	B416	42.00	0.2421	1,106,243	76.23	29,453	1.89	0	0.00		1,135,696	78.12	
156	B417	42.00	0.2421	1,106,243	76.23	1,178,401	75.67	0	0.00		2,284,643	151.90	
	Unit Owner	BAREND PETRUS STEYN				Mortgagee	SB GUARANTEE COMPANY (RF) PTY LTD				Section No:	SS 249/2002	
157	B418	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
158	B419	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
159	B420	42.00	0.2421	1,106,243	76.23	187,403	12.03	0	0.00		1,293,646	88.26	
160	B421	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67	
161	B422	72.00	0.4150	1,896,416	130.67	146,640	9.42	0	0.00		2,043,056	140.09	
162	B423	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62	
163	B424	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22	
164	B425	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
165	B426	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
166	B427	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
167	B428	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
168	B429	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
169	B430	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32	
	Unit Owner	MACEST(PTY)LTD				Mortgagee	INVESTEC BANK LIMITED				Section No:	SS249/2002	
170	B401	92.00	0.5303	2,423,198	166.96	0	0.00	0	0.00		2,423,198	166.96	
	Unit Owner	MACEST (PTY) LTD				Mortgagee	INVESTEC BANK LIMITED				Section No:	SS249/2002	
171	B402	45.00	0.2594	1,185,260	81.67	0	0.00	0	0.00		1,185,260	81.67	
172	B403	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
173	B404	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
	Unit Owner	Nutshell Prop No1 Trust				Mortgagee					Section No:		
174	B405	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
175	B406	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
176	B407	42.00	0.2421	1,106,243	76.23	282,327	18.13	0	0.00		1,388,569	94.36	
177	B408	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
178	B409	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
179	B410	42.00	0.2421	1,106,243	76.23	65,823	4.23	0	0.00		1,172,066	80.46	
	Unit Owner	Simone Danielle Borcharding				Mortgagee	Standard Bank of Sa Limited				Section No:	SS249/2002	
180	B411	28.00	0.1614	737,495	50.81	234,055	15.03	0	0.00		971,550	65.84	
181	B512	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25	
182	B514	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	
183	B515	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23	

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
184	B516	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
185	B517	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	VANESSA WIESE AND ANDRE JACOBUS WIESE			Mortgagee	FIRSTRAND BANK LIMITED				Section No:		
186	B518	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
187	B519	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
188	B520	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
189	B521	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
	Unit Owner	Lynn Erasmus			Mortgagee	Nedbank Limited				Section No:	SS249/2002	
190	B522	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
191	B523	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
192	B524	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
193	B525	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
194	B526	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
195	B527	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
196	B528	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
197	B529	36.00	0.2075	948,208	65.32	300,929	19.33	0	0.00		1,249,137	84.65
198	B530	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
199	B501	92.00	0.5303	2,423,198	166.96	0	0.00	0	0.00		2,423,198	166.96
	Unit Owner	SS Van de Walt			Mortgagee	Absa Bank Limited				Section No:		
200	B502	45.00	0.2594	1,185,260	81.67	0	0.00	0	0.00		1,185,260	81.67
201	B503	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
202	B504	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	The Gecko Family Trust			Mortgagee	Standard Bank of SA Limited				Section No:		
203	B505	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
204	B506	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
205	B507	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	WERNER VAN HEERDEN			Mortgagee	ABSA BANK LIMITED				Section No:	SS249/2002	
206	B508	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
207	B509	42.00	0.2421	1,106,243	76.23	116,737	7.50	0	0.00		1,222,980	83.73
208	B510	42.00	0.2421	1,106,243	76.23	274,178	17.61	0	0.00		1,380,420	93.84
209	B511	28.00	0.1614	737,495	50.81	234,055	15.03	0	0.00		971,550	65.84
210	B612	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
211	B614	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
212	B615	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
213	B616	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
214	B617	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
215	B618	42.00	0.2421	1,106,243	76.23	40,474	2.60	0	0.00		1,146,717	78.83
	Unit Owner	Barry Robert Baumgart			Mortgagee	Standard Bank of SA Limited				Section No:	SS249/2002	
216	B619	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
217	B620	42.00	0.2421	1,106,243	76.23	338,926	21.77	0	0.00		1,445,169	98.00
	Unit Owner	CJ & RJ Bright			Mortgagee	Nedbank Limited				Section No:		
218	B621	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
	Unit Owner	Global Pact Trading 432 (Pty) Ltd			Mortgagee	Business Partners Ltd				Section No:		
219	B622	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
220	B623	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
221	B624	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
	Unit Owner	The Trustees of Die WPWelgemoed Family Trust			Mortgagee	Absa Bank Limited				Section No:		

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
222	B625	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Global Pact Trading				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
223	B626	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Global Pact Trading				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
224	B627	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Sophie Thobela Trust				Mortgagee	Investec Limited			Section No:		
225	B628	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
226	B629	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner					Mortgagee	Absa Bank Limited			Section No:		
227	B630	36.00	0.2075	948,208	65.32	868,183	55.76	0	0.00		1,816,391	121.08
	Unit Owner	SS van der Walt				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
228	B601	92.00	0.5303	2,423,198	166.96	777,016	49.90	0	0.00		3,200,214	216.86
	Unit Owner	PL Johnson-Watts				Mortgagee	Investec Bank			Section No:		
229	B602	45.00	0.2594	1,185,260	81.67	130,378	8.37	0	0.00		1,315,638	90.04
	Unit Owner	William Martini Stewart				Mortgagee	FirstRand Bank Limited			Section No:		
230	B603	42.00	0.2421	1,106,243	76.23	533,221	34.25	0	0.00		1,639,464	110.48
	Unit Owner	RENE DU TOIT BOSMAN				Mortgagee	FIRSTRAND BANK LIMITED			Section No:	SS249/2002	
231	B604	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
232	B605	42.00	0.2421	1,106,243	76.23	250,288	16.07	0	0.00		1,356,531	92.30
233	B606	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
234	B607	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
235	B608	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
236	B609	42.00	0.2421	1,106,243	76.23	1,125,271	72.26	0	0.00		2,231,513	148.49
	Unit Owner	CLIVE STAPLEY AND LISA JANE STAPLEY				Mortgagee	THE STANDARD BANK OF SOUTH AFRICA LIMITED			Section No:	SS249/2002	
237	B610	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
238	B611	28.00	0.1614	737,495	50.81	234,055	15.03	0	0.00		971,550	65.84
239	B712	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
240	B714	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
241	B715	42.00	0.2421	1,106,243	76.23	110,945	7.12	0	0.00		1,217,188	83.35
	Unit Owner	Werner Boshoff & PR Perold				Mortgagee	FirstRand Bank Limited			Section No:		
242	B716	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
243	B717	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner					Mortgagee	FirstRand Bank Limited			Section No:	243.0000	
244	B718	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
245	B719	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
246	B720	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
247	B721	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
248	B722	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
	Unit Owner	Marleen,Julia,Augusta,Cappuyns				Mortgagee	Absa Bank Limited			Section No:		
249	B723	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
250	B724	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
251	B725	36.00	0.2075	948,208	65.32	530,417	34.06	0	0.00		1,478,625	99.38
252	B726	36.00	0.2075	948,208	65.32	385,769	24.78	0	0.00		1,333,977	90.10
253	B727	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
254	B728	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
255	B729	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
256	B730	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
257	B701	92.00	0.5303	2,423,198	166.96	402,158	25.83	0	0.00		2,825,356	192.79
	Unit Owner	CT Mountain Properties				Mortgagee	Investec			Section No:		
258	B702	45.00	0.2594	1,185,260	81.67	436,371	28.03	0	0.00		1,621,631	109.70
	Unit Owner	Makotsene T Makgalemele				Mortgagee	Absa Bank Limited			Section No:	SS249/2002	
259	B703	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
260	B704	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
261	B705	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
262	B706	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Nutshell Property No1 Trust				Mortgagee				Section No:		
263	B707	42.00	0.2421	1,106,243	76.23	864,745	55.54	0	0.00		1,970,987	131.77
264	B708	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
265	B709	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
266	B710	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
267	B711	28.00	0.1614	737,495	50.81	0	0.00	0	0.00		737,495	50.81
268	B912	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
	Unit Owner	CLEMENTINE SARAH HUGO-HAMMAN				Mortgagee	FIRSTRAND BANK LIMITED			Section No:	SS 249/2002	
269	B914	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
270	B915	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
271	B916	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
272	B917	42.00	0.2421	1,106,243	76.23	650,511	41.78	0	0.00		1,756,754	118.01
273	B918	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
274	B919	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
275	B920	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
276	B903	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Nutshell Property No1 Trust				Mortgagee				Section No:		
277	B904	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Nutshell Property No1 Trust				Mortgagee				Section No:		
278	B905	42.00	0.2421	1,106,243	76.23	355,669	22.84	0	0.00		1,461,912	99.07
279	B906	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
280	B907	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	A Chibwe, Taruvinga Garaba				Mortgagee	Absa Bank Limited			Section No:		
281	B908	42.00	0.2421	1,106,243	76.23	457,535	29.38	0	0.00		1,563,777	105.61
	Unit Owner	The Pinoak Trust				Mortgagee	Absa Bank Limited			Section No:		
282	B909	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
283	B910	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
284	B911	28.00	0.1614	737,495	50.81	0	0.00	0	0.00		737,495	50.81
285	Laundry	68.00	0.3920	1,791,060	123.41	0	0.00	0	0.00		1,791,060	123.41
286	Storeroom	7.00	0.0404	184,374	12.70	0	0.00	0	0.00		184,374	12.70
287	814	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	Edward Charles Mudge				Mortgagee	FirstRand Bank Limited			Section No:		
288	815	42.00	0.2421	1,106,243	76.23	675,832	43.40	0	0.00		1,782,074	119.63
289	816	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
290	817	42.00	0.2421	1,106,243	76.23	167,711	10.78	0	0.00		1,273,954	87.01
291	818	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
	Unit Owner	BYRON SVEN BURE and JASON GROENEWALD				Mortgagee	Absa Home Loan Guarantee Company (RF) Proprietary L			Section No:	SS513/2005	

**PARTICIPATION QUOTA SCHEDULE FOR
ST MARTINI GARDENS BODY CORPORATE**

Sect No	Unit No	Area	PQ	Sum Insured	Premium	Add SI	Add Prem	Extra SI	Extra Prem	Desc	Total SI	Total Prem
292	819	42.00	0.2421	1,106,243	76.23	343,757	22.08	0	0.00		1,450,000	98.31
	Unit Owner	BRUNO FRANCOIS MIGLIORINI				Mortgagee	NEDBANK LIMITED			Section No:	SS513/2005	
293	820	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
294	821	72.00	0.4150	1,896,416	130.67	0	0.00	0	0.00		1,896,416	130.67
295	822	72.00	0.4150	1,896,416	130.67	603,675	38.77	0	0.00		2,500,091	169.44
	Unit Owner	DAVID SINCLAIR THOMAS				Mortgagee	The Standard Bank of South Africa Limited			Section No:	SS513/2005	
296	823	56.00	0.3228	1,474,990	101.62	0	0.00	0	0.00		1,474,990	101.62
297	824	96.00	0.5534	2,528,555	174.22	0	0.00	0	0.00		2,528,555	174.22
298	825	38.00	0.2190	1,000,886	68.96	0	0.00	0	0.00		1,000,886	68.96
299	826	37.00	0.2133	974,547	67.15	0	0.00	0	0.00		974,547	67.15
	Unit Owner	A Bath				Mortgagee	FNB			Section No:		
300	827	37.00	0.2133	974,547	67.15	0	0.00	0	0.00		974,547	67.15
301	828	37.00	0.2133	974,547	67.15	0	0.00	0	0.00		974,547	67.15
302	829	37.00	0.2133	974,547	67.15	0	0.00	0	0.00		974,547	67.15
303	830	36.00	0.2075	948,208	65.32	0	0.00	0	0.00		948,208	65.32
	Unit Owner	Joanne Inger Haasbroek				Mortgagee	FirstRand Bank Limited			Section No:	SS513/2005	
304	801	92.00	0.5303	2,423,198	166.96	0	0.00	0	0.00		2,423,198	166.96
305	802	44.00	0.2536	1,158,921	79.86	57,694	3.71	0	0.00		1,216,615	83.57
306	803	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
307	804	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
308	805	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
309	806	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
310	807	42.00	0.2421	1,106,243	76.23	100,946	6.48	0	0.00		1,207,189	82.71
311	808	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
312	809	42.00	0.2421	1,106,243	76.23	0	0.00	0	0.00		1,106,243	76.23
313	810	42.00	0.2421	1,106,243	76.23	635,087	40.78	0	0.00		1,741,329	117.01
314	811	28.00	0.1614	737,495	50.81	0	0.00	0	0.00		737,495	50.81
315	812	58.00	0.3343	1,527,669	105.25	0	0.00	0	0.00		1,527,669	105.25
Common Property is included in the above Sum Insured				0	0.00						0	0.00
Rounding					-0.87		-0.07		0.00			-0.94
Sub Total		17,348.00	100.0000	456,930,939	31,482.52	21,930,929	1,408.34	570,365	36.63		479,432,234	32,927.49
Rounding					-0.34		-0.07		0.00			-0.34
Total		17,348.00	100.0000	456,930,939	31,482.17	21,930,929	1,408.34	570,365	36.63		479,432,234	32,927.15

STATUTORY NOTICE TO SHORT-TERM 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 short-term 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 Licence No: 13890
Categories of Licence: Short Term Commercial / Personal Lines
COMMERCIAL AND INDUSTRIAL ACCEPTANCES (PTY) LTD has Professional Indemnity and Fidelity cover
Conflict of Interest Policy: www.cia.co.za
Compliance Company: AC Compliance (Pty) Ltd
Practice No: 6377
Telephone: 011 678 2533
Address: Constanctia Park, Cnr Hendrik Potgieter Road & 14th Ave, Weltevredenpark 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 **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.**
- 2.4 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.
- 2.5 Type of policy: Sectional Title / Body Corporate
- 2.6 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.
- 2.7 Details of how to institute a claim or 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 any complaint to the Insurer or Intermediary is not resolved to your satisfaction, you may submit the complaint to the Ombudsman of Short-Term Insurance or to the FAIS Ombudsman.

OTHER MATTERS OF IMPORTANCE

3. **General**
 - 3.1 Your Insurer may cancel your insurance policy or impose special terms merely by informing your Intermediary.
 - 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 You must at all times comply with the National Building Regulations and Building Standards Act as failure to do so may impact on any claims arising from your contract of insurance.
 - 3.6 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 Licence: Short Term Commercial/Personal Lines
Compliance Officer: Adel Walker
Telephone: 011 745 8333
Fax: 011 745 8444
e-mail: adel.walker@compass.co.za

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

THE INTERMEDIARY (BROKER)

- 1.1 Name, physical address, postal address and telephone number
Broker: JB LE ROUX BROKERS (PTY) LTD
Physical address: 5 SAREL CILLIERS STREET BELLVILLE 7530
Postal address: P O BOX 642 SANLAMHOF 7532
Telephone: 021 948-9913
Fax: 021 949-0379
e-mail: info@jbleroux.co.za
FSP No: 16019
- 1.2 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.
d. Detail as to whether the intermediary is an associated Company of the Insurer.
- 1.3 Your intermediary must advise you whether they have Professional Indemnity insurance in force.
1.4 The intermediary Complaints Policy and Conflict of Interest Policy must be obtained from the broker.
1.5 Any information provided verbally must be confirmed in writing within 31 days.
1.6 Commission on the premium payable to your intermediary of R 6,182.00 per month and Sasria Commission is R 295.08 per month and intermediary Management Fee is R 50.00

5. 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.

6. Particulars of the Ombudsman for Short-term Insurance 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:

Ombudsman for Short-term Insurance
P.O. Box 32334, BRAAMFONTEIN, 2017
Tel: (011) 726-8900
Fax: (011) 726-5501
e-mail: info@osti.co.za
website: www.osti.co.za

7. Particulars of the Financial Advisory and Intermediary Services Ombudsman:

FAIS Ombudsman
P.O. Box 74571, LYNWOODRIF, 0040
Tel: 012 470 9080
Fax: 012 346 6941
e-mail: info@faisombud.co.za
website: www.faisombud.co.za

8. Particulars of the Financial Sector Conduct Authority (FSCA)

P.O. Box 35655, MENLO PARK, 0102
Tel: (012) 428-8000

Dear customer...

Sasria provides short-term insurance cover against special risks that the broader insurance industry does not cover. Examples of these special risks are civil commotion, strike, riot, public disorder and terrorism.

This document is the legal and official version of your Sasria policy wording. The laws of South Africa govern this policy.

Your contract with Sasria comprises:

- the policy wording (this document);
- the Sasria policy schedule;
- any information that you, or someone acting on your behalf, supply to us; and
- any amendment to the policy.

Please read the wording carefully to make sure that you understand what your policy covers. You must always read the wording together with the Sasria schedule.

We look forward to being of service to you.

How to reach us

011 214 0800 or 086 172 7742 | contactus@sasria.co.za | www.sasria.co.za

General terms and conditions

How you should read this document

"We", "our" or "us" in the wording refers to Sasria SOC Ltd. "You" or "your" in the wording refers to the policyholder.

Words in the singular include the plural. Words in the masculine gender (he) include the feminine gender (she).

Your Sasria policy and the underlying policy

You must have an underlying policy in force

To be insured against the special risks mentioned above, you must have an underlying policy contract in force that includes Sasria cover at the time of the event that gives rise to a loss. If you choose to only take out Sasria cover, there must be a pro forma underlying policy as a formality. The pro forma policy can be issued by any underlying insurer. The underlying insurer must give you Sasria cover regardless of your risk profile.

Sasria policies attach to the underlying policy or they are stand-alone:

- Attached policies incorporate the terms, conditions and warranties of the underlying policy with some exceptions (see the next subsection).
- Stand-alone policies have their own terms and conditions that are listed in the relevant policy wording.

Policies that attach to the underlying policy	Stand-alone policies
Material Damage (Fire) Contract Works	Motor Business Interruption (Standing Charges, Working Expenses, Loss of net profit, Loss of gross profit, Project Delay)

Policies that attach to the underlying policy

For these policies, the terms, conditions, exclusions and warranties of the underlying policy also apply to the Sasria policy **except for those listed below**:

Standard S.A.I.A. Exceptions

The general exclusions of underlying policies typically include the Standard S.A.I.A. Exceptions. Your Sasria policy covers some of the S.A.I.A. Exceptions, but not all of them.

Your Sasria policy covers **civil commotion, riot, strike, lockout, public disorder, rebellion and revolution and terrorism** (S.A.I.A. Exceptions A(i), A(iii)(b), A(iv), A(v), A(vi) and A(vii) to the extent that A(vii) refers to A(i), A(iii)(b), A(iv), A(v) and A(vi) and C).

Your Sasria policy does not cover **war and war-related activities** (S.A.I.A. Exceptions A(ii), A(iii)(a) and A(vii) to the extent that A(vii) refers to A(ii) and A(iii)(a) and B).

In each policy, see **What we cover** and **What we don't cover** for the details.

If the numbering in your underlying policy does not correspond with the numbering of the Standard S.A.I.A. Exceptions, you must refer to the corresponding contents.

Extensions

Sasria special risk cover only applies to the basic cover of the underlying policy. It does not apply to any additional perils and extensions included in the underlying policy, whether optional or not. Sasria covers its own list of extensions at an additional premium. You will find the list of extensions at [Material Damage Section](#). Contact us if you want Sasria cover for any of these extensions.

Excess

For Material Damage (Fire), there is no excess payable if you claim under your Sasria policy. For Contract Works, the following excess is payable:

For loss or damage to contract works and materials, the excess or first amount payable is calculated as 0,1% of the value of the specific contract for which a claim is made.



The following minimum and maximum amounts apply:

Minimum excess (first amount payable)

- R250 (Domestic risks)
- R2 500 (All other risks) Maximum excess

(first amount payable)

- R25 000

For loss or damage to a construction plant, the excess is R1 000 for each loss or damage arising from any one insured event.

Premium

Any adjustment of the premium clause or condition in the underlying policy will not automatically apply to your Sasria policy.

Period of insurance

The period of insurance of your Sasria policy is the same as the period of insurance of the underlying policy.

Sasria and the underlying insurer must sign your schedule

For your Sasria contract to be valid, the Sasria schedule must bear the signatures of a director of Sasria and the underlying insurer.

Cancellation

Only you have the option to cancel Sasria cover; Sasria will never cancel your cover.

If an underlying policy is cancelled, it does not automatically result in cancellation of your Sasria cover. The underlying insurer must give you the option to keep your Sasria cover except if the cancellation was due to non-payment. If you choose to keep your Sasria cover, the underlying insurer will issue a pro forma policy to which your Sasria policy will attach.

Our rights

To review rates and premiums

We reserve the right to review the terms and conditions of a policy, including rates and premiums, in line with all applicable laws (e.g. the Policyholder Protection Rules). Where necessary, some or all classes of business rates and premiums may be reviewed with reference to trends, expectations and assumptions, including but not limited to the following:

- a) Documented trend of poor performance on class or classes of business over the last three (3- to five (5) years;
- b) Reasonably balancing the interests of Sasria SOC Ltd and its policyholders' expectations; and
- c) The extent to which the assumptions on which the premium was based have been met.

In accordance with the law, we will duly notify the policyholder in writing, through our distribution channels, of the details of the pending review; the effective date of the review; the reasons for the review; the implication of the review; the policyholder's rights and obligations regarding the review, including any cooling-off rights offered and procedures applicable for the exercise thereof; and any other relevant details.

Each policyholder will be given a reasonable notice period to make an informed decision as to whether the policy continues to meet the policyholder's requirements as a result of the reviewed terms and conditions.

To take possession of damaged property

When you claim under this policy, you agree that we, and any person authorised by us, have the right to enter the damaged property, or take possession of it, and deal with it in any reasonable manner. This right does not imply that we accept liability for the claim. It also does not diminish our right to apply any condition of this policy.

You remain responsible for all damaged property until it is in our possession.

To take legal action on your behalf

If we have compensated you for loss or damage, we have the right to recover our costs from the responsible third-party. We have the right to take legal action on your behalf to defend or settle any third-party claim. You agree that we may conduct the legal proceedings to our full discretion.

You must cooperate fully with us. Specifically, you agree to:

- do nothing that will prejudice or limit our rights;
- give us all information and documents we require;
- sign any document or affidavit that we request to enable us to exercise our rights;
- attend depositions, hearings, trials and give evidence as necessary; and
- make no admission, offer, promise, payment or statement about Sasria's liability without our written consent.

Transfer of rights

Only you have the right to claim against us under this policy. This right may only be transferred to another person or entity if you should die or if the law orders it.

Sharing information

By entering into a contract with Sasria, you waive your right to privacy and agree that we may disclose to any other insurance company any relevant information that you, or someone else on your behalf, has provided to us.

Your responsibilities

To be covered

To be covered under your Sasria policy:

1. The underlying policy must have been valid and active on the date of the insured event for which you claim;
2. The Sasria premium payments must be up to date and we must have received all such payments; and
3. You must, for [attached policies](#), comply with the terms and conditions of your Sasria policy and those of the underlying policy (with the exceptions described above under **Policies that attach to the underlying policies**). For [stand-alone policies](#), you must comply with the terms and conditions of your Sasria policy.

Pay the premium in advance

Your Sasria premium is payable in advance per month or per year. If the period of insurance is more than one month, but less than 12 months, the full annual premium will be payable in advance.

If we do not receive your premium by the due date, we will consider this policy to have lapsed at 24:00 (midnight) of the last day of the previous period of insurance, unless you can prove that the failure to pay was an error on the part of our agent or your broker.

Take all reasonable precautions

You must take all reasonable action to prevent loss or damage.

Do not withhold information or commit fraud

It is your responsibility to make sure that you give us all relevant information and that this information is complete, correct, and remains correct. If you withhold any information, or give us false or incorrect information, we may refuse to pay your claim.

We have the right to verify or investigate any information that you submit.

We have the right to reject a claim if you, or any person representing you, commit fraud in terms of this Sasria policy. If we refuse to pay your claim because of fraud or attempted fraud, we will not refund premiums already paid and may start legal proceedings against the defrauding party.

You commit fraud if you, or anyone on your behalf:

- submit a false or dishonest claim under this policy;
- use false or dishonest means or false information to benefit from the cover that we provide; or
- deliberately cause an insured event. For example, if you should deliberately cause a fire or add fuel to it.

Compensation

How we compensate you

If you have a valid claim, we will compensate you for the lost or damaged property by making a payment to you, or by repairing, replacing or reinstating the damaged property.

Who gets the compensation?

If we accept liability, we compensate the policyholder, or his beneficiary in the event of his death, except in the following cases:

1. If the lost or damaged property is still under finance, we will pay the financial institution first.
2. If the lost or damaged property has been sold to you, but the seller still has an insurable interest in the property, we will compensate the seller proportionally if you write to us and request us to do so.

If the compensation that settles the claim is accepted, we will have no further liability regarding the claim.

Policy limits

The limits of compensation are detailed in the respective policies.

Agreed value

If the property is leased, rented or hired under an agreement that requires the insured to insure the property and/or be responsible for it at an agreed value, the sum insured will be the stipulated agreed value.

Countries where you are covered

This policy covers only property situated in the Republic of South Africa or in the territorial waters of South Africa. The 1982 United Nations Convention on the Law of the Sea defines territorial waters as "a belt of coastal waters extending 12 nautical miles (22.2 km) from the baseline (usually the mean low-water mark) into the sea".

Sasria has an agreement with the Namibian special risk insurance association (Nasria). In terms of this agreement, you have Sasria cover in Namibia for a maximum of sixty (60) consecutive days.

Disputes

If a dispute arises as to the compensation payable, or the liability of Sasria, we will refer the matter for arbitration in terms of the arbitration laws in force at that time in the Republic of South Africa, at a place that we will determine.

You will not have the right to take legal action against Sasria until the arbiter has made a decision. The decision of the arbiter will be final and binding.

Amendment

You, or Sasria, may amend this policy, but no amendment to this policy will be valid unless a director of Sasria has signed the amendment.

How to claim

What to do after an insured event

1. Contact your underlying insurer. The underlying insurer will let you know if you have a special risk claim and will handle the Sasria claim on your behalf.
2. Report the incident to the police within 48 hours and get a case number.
3. Do not make any offer or promise or admit responsibility.
4. Do not leave any damaged property without supervision, if possible.

You must claim, or notify us of the intention to claim, under this policy within thirty (30) days of the date of the insured event.

If we receive your claim or notification more than twelve (12) months after the date of the insured event, we will not consider liability, unless the claim is the subject of pending legal action or if the underlying insurer has not yet completed the final assessment of the loss. It is your responsibility to notify Sasria immediately of a pending legal action or delay in the final assessment.

Supporting documents

For all claims, we will request supporting documents or information. Your underlying insurer will send you a list of all the required documents.

Material damage (Fire)

Material damage (Fire) attaches to the underlying policy. Please see the general terms and conditions above for an explanation of attached policies.

Important words and phrases

Word or phrase	Defined meaning
Civil commotion	Large-scale violence by members of the public, causing injury to people or damage to property.
Consequential loss	Loss or damage that is not directly caused by an insured risk, but which is an indirect consequence or result of the insured risk.
Labour disturbance	<p>In the case of Slabbert Burger vs Sasria, disturbance in a labour context was defined as “an overt disturbance of the public peace in defiance of authority, leading to physical damage”.</p> <p>Sasria will only consider a claim for loss or damage as a result of a labour disturbance if all four of the following elements are present:</p> <ul style="list-style-type: none"> • A disturbance of the public peace; • Which happens openly, or which is clear upon observing; • In disobedience of authority; and • Which leads to physical loss or damage.
Lockout	<p>According to section 213 of the Labour Relations Act (66 of 1995), a lockout means “the exclusion by an employer of employees from the employer’s workplace, for the purpose of compelling the employees to accept a demand in respect of any matter of mutual interest between employer and employee, whether or not the employer breaches those employees’ contracts of employment in the course of or for the purpose of that exclusion”.</p> <p>This definition may be amended by South African law from time to time.</p>
Looting	<p>To steal goods, typically during a riot, strike or civil commotion. Looting must take place during an event that Sasria covers.</p> <p>Sasria does not cover theft.</p>
Policyholder	<p>The person(s) or juristic entity in whose name the policy is issued.</p> <p>A policyholder could be:</p> <ul style="list-style-type: none"> • A holding company and all its subsidiaries (as set out in the Companies Act, 61 of 1973); or • A subsidiary of the holding company; or • An entity other than a company; or • A person or persons.

Public disorder	A riot or other civil commotion that gives rise to a serious risk to public safety, whether at a single location or resulting from a series of incidents in the same or different locations.
Riot	<p>In terms of case law, riot means the tumultuous disturbance of public peace by an assembly of three or more persons acting together in the execution of some private objective.</p> <p>Sasria will only consider a claim for loss or damage as a result of a riot, if all four of the following elements are present:</p> <ul style="list-style-type: none"> • Three or more persons who have assembled with the same objective; • A tumultuous disturbance of the public peace; • Which leads to strife, violence or threats of violence; and • Physical loss or damage. <p>In terms of this definition, Sasria does not consider the violent acts of three or more people who have different objectives as a riot.</p>
Strike	<p>According to section 213 of the Labour Relations Act (66 of 1995), a strike means “the partial or complete concerted refusal to work, or the retardation or obstruction of work, by persons who are or have been employed by the same employer or by different employers, for the purpose of remedying a grievance or resolving a dispute in respect of any matter of mutual interest between employer and employee, and every reference to ‘work’ in this definition includes overtime work, whether it is voluntary or compulsory”.</p> <p>This definition may be amended by South African law from time to time.</p>
Terrorism	<p>The unlawful use of violence and intimidation, especially against civilians, in the pursuit of political aims.</p> <p>Please note that Sasria cover does not extend beyond the borders of South Africa. In other words, if terrorism happens outside the borders of South Africa, Sasria does not cover that. Furthermore, Sasria does not cover consequential loss emanating from any acts of terrorism.</p>

WHO do we cover?

In the Material Damage policy, Sasria covers the policyholder.

What we cover

Sasria will compensate you for the loss of, or damage to, property insured in the underlying policy, if that loss or damage is directly related to, or caused by:

1. Any riot, strike or public disorder or any act or activity which is calculated or directed to bring about a riot, strike or public disorder;
2. Any act (whether on behalf of any organisation, body or person, or group of persons) calculated or directed to overthrow or influence any State or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence;

3. Any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public, or any section thereof;
4. Any attempt to perform any act referred to in clauses 1, 2 and 3 above;
5. The act of any lawfully established authority in controlling, preventing, suppressing or, in any other way, dealing with any act or attempted act referred to in clauses 1, 2, 3 or 4 above;
6. Looting committed as part of the acts described in 1, 2, 3, 4 or 5 above.

What we DON'T cover

Sasria does not compensate you for:

1. Any form of consequential or indirect loss or damage, other than the loss of rent. We will only cover loss of rent if the underlying policy specifically insures it, and only until the insured building is again suitable to be rented out or occupied;
2. Consequential loss or damage resulting from stopping work, totally or partially, or from delaying, interrupting or stopping any process or operation;
3. Loss or damage resulting from a lawful authority confiscating, commandeering or requisitioning insured property, permanently or temporarily, or any attempt to do so;
4. Loss or damage, in any way caused by, or contributed to, an act of terrorism that uses, or threatens to use, any nuclear weapon or device, or any chemical or biological agent;
5. Loss or damage, in any way caused by, or contributed to, war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or a state of siege;
6. Any attempt to perform any act referred to in clauses 4 and 5 above;
7. The act of any lawfully established authority in controlling, preventing, suppressing or, in any other way, dealing with any act or attempted act referred to in clause 4 and 5 above;
8. Loss or damage caused directly or indirectly by, or through, or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in South African territory to which this policy applies;
9. Loss or damage caused by prevention of access (for example, deterioration of stock or perishables);
10. Loss or damage for which you are liable in terms of a contract, unless you would have been liable for the damage in the absence of the contract;
11. Loss or damage caused directly or indirectly by a nuclear event. A nuclear event is an incident or accident involving the release of radioactive material with negative health and environmental effects.

If we reject a claim by reason of exclusion 5 or 8, you will have to prove that the loss or damage was not related to exclusion 5 or 8.



Conditions

If an insured building or structure is destroyed and Sasria has accepted liability for your claim, you may replace the destroyed building with an equivalent building at another site. Our liability will be limited to the cost of reinstating the destroyed building or structure at the original site.

Compensation

The limit of compensation for the period of insurance is R500 million (excluding VAT), even if the sum insured exceeds R500 million (excluding VAT). Sasria allows for the reinstatement of cover if the limit of compensation has been exhausted during the period of insurance. An additional premium will be charged for reinstated cover for the remainder of the period of insurance.

You may take out additional Sasria cover up to R1 billion at an additional premium. The limit of R1 billion applies to additional cover for Material Damage and Business Interruption combined.

Sasria will base compensation for a single lost or damaged item, or for all the lost or damaged items together, on the sum insured, even if there is a Basis of Loss Settlement clause in the underlying policy.

If stated to be included in the schedule and the premium has been paid:

A. Security costs cover (Protection of property prior a loss)

The extension is limited to R10 000 000 (ten million Rands) total annual aggregate. This cover is only available as an extension to the Material damage and Contract works sections. The cover does not reinstate following depletion of the limit.

The security costs, preventative measures or protection of property cover is available on the following basis:

1. Reasonable¹ security costs, preventative measures costs or protection of property costs incurred to prevent imminent² loss as a result of a SASRIA SOC LTD related peril only.
2. Cover is limited to the sum insured as stated on the coupon if below R10 000 000.
3. The R10million cover is an annual limit that cannot be reinstated following a claim.
4. This extension is not subject to the R500million coupon annual aggregate.
5. In the event that limit required is higher than R10million the following applies:
 - a. Base R10million cover has to be purchased from SASRIA SOC LTD, and extended cover above R10million can be bought in open market
 - b. Should you wish to purchase cover in the market from ground up, you are only allowed to do so with express written permission from SASRIA SOC LTD
6. The SASRIA rate applicable is that of the corresponding Fire coupon and or Contract works coupon
7. The cover can be included mid-term subject to the following:
 - a. The cover is not retrospective
 - b. Pro-rated premium must be collected and the coupon endorsed
8. Cover is applicable and can only be activated on the following basis
 - a. An active SASRIA peril should be present within 10km radius of the insured premises
 - b. Only registered security companies will be recognized
 - c. Indemnification is subject to average costs of security service over 6 months prior to claim
 - d. Cost does not include capital additions made to the premises

¹. based on or using good judgment, and therefore fair and practical

². impending, at hand, close, near, approaching, fast approaching, coming, forthcoming

B. Imminent Danger Security costs cover (Protection of property prior a loss)

The extension is limited to R10 000 000 (ten million Rands) total annual aggregate. This cover is only available as an extension to the Material damage and Contract works sections. The cover does not reinstate following depletion of the limit.

The security costs, preventative measures or protection of property cover is available on the following basis:

1. Reasonable¹ security costs, preventative measures costs or protection of property costs incurred to prevent imminent loss as a result of a SASRIA SOC LTD related peril only.
2. Cover is limited to the sum insured as stated on the coupon if below R10 000 000.
3. The R10million cover is an annual limit that cannot be reinstated following a claim.
4. This extension is not subject to the R500million coupon annual aggregate.
5. In the event that limit required is higher than R10million the following applies:
 - a. Base R10million cover has to be purchased from SASRIA SOC LTD, and extended cover above R10million can be bought in open market
 - b. Should you wish to purchase cover in the market from ground up, you are only allowed to do so with express written permission from SASRIA SOC LTD
6. The SASRIA rate applicable is that of the corresponding Fire coupon and or Contract works coupon
7. The cover can be included mid-term subject to the following:
 - a. The cover is not retrospective
 - b. Pro-rated premium must be collected and the coupon endorsed
8. Cover is applicable and can only be activated on the following basis
 - a. an active SASRIA peril should be present within 10km radius of the insured premises
 - b. Only registered security companies will be recognized
 - c. Indemnification is subject to average costs of security service over 6 months prior to claim
 - d. Cost does not include capital additions made to the premises

¹. based on or using good judgment, and therefore fair and practical

². impending, at hand, close, near, approaching, fast approaching, coming, forthcoming