

HOLLARD HOSPITALITY AND TOURISM POLICY SCHEDULE

Policyholder Details

Policy holder	THANDA MANZI ESTATE (PTY) LTD
Postal address	PO Box 2969 Witkoppen Ext 101 Sandton/Gauteng 2068
VAT number	9463794157
Company registration number	2022 / 291266 / 07
Business description	Accommodation and related activities

Contact Details

Work number
Cell number
Fax number
E-mail address

Policy Details

Policy number	JHB/EHATMP/000191107
Type of transaction	Copy Policy
Type of policy	Monthly
Territorial limits	All premises as stated in each and every section owned or occupied or used by the Insured for the purposes of the business, situated in the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Zambia, Malawi and Mozambique.
Effective date	01/01/2026
Anniversary date	01/01/2027
Period of insurance	01/01/2026 to 31/01/2026 (both dates inclusive) and any subsequent period for which Hollard agrees to renew this policy or any section thereof subject to any revised terms required by Hollard
Schedule print date	14/01/2026

Broker Details

Company	GIB Insurance Brokers (Pty) Ltd
Postal address	PO Box 3211 Houghton Johannesburg Gauteng 2041
Company registration number	1990/003583/07
FSB/FSP number	10406

Contact Details

Telephone number	(011) 483-1212
E-mail address	

Insurer Details

Company	THE HOLLARD INSURANCE COMPANY LIMITED
Physical address	Hollard Arcadia Campus 22 Oxford Road Parktown Gauteng 2193
Postal address	P O Box 87419 Houghton 2041
Company registration number	1952/003004/06
VAT number	4450117405
FSB/FSP number	17698

Contact Details

Telephone number	(011) 351-5000
Fax number	(011) 351-8012
E-mail address	info@hollard.co.za
Website	www.hollard.co.za

Signed for The Hollard Insurance Company Limited, a registered Short Term Insurer

Signed at Johannesburg on 14 January 2026



Nash Omar

HOLLARD HOSPITALITY AND TOURISM POLICY SCHEDULE

Policy Sections Available	Section Selected	Pro-rata Premium	Premium
Property Combined	Yes	R 34.86	R 8 658.62
Office Contents	No	R 0.00	R 0.00
Business Interruption	Yes	R 0.00	R 277.99
Accounts Receivable	No	R 0.00	R 0.00
Theft	Yes	R 0.00	R 1 806.65
Money	No	R 0.00	R 0.00
Glass	No	R 0.00	R 0.00
Fidelity Guarantee	No	R 0.00	R 0.00
Goods In Transit	No	R 0.00	R 0.00
Business All Risks	Yes	R 215.82	R 315.82
Accidental Damage	Yes	R 0.00	R 83.33
Hospitality Public Liability (Claims-Made Basis)	Yes	R 0.00	R 456.45
Employer's Liability (Claims-Made Basis)	Yes	R 0.00	R 83.33
Group Personal Accident	No	R 0.00	R 0.00
Motor Specified	Yes	R 0.00	R 798.00
Electronic Equipment	Yes	R 0.00	R 1 369.41
Machinery Breakdown / Business Interruption / Deterioration of Stock	No	R 0.00	R 0.00
Fare-Paying Passenger Liability	No	R 0.00	R 0.00
Domestic Risks	No	R 0.00	R 0.00
Stated Benefits	No	R 0.00	R 0.00
Total Premium		R 250.68	R 13 849.60
Value Added Product Not Underwritten By Hollard			
Crisis 24	Yes	R 0.00	R 50.44
SASRIA	Yes	R 0.00	R 1 716.00
Fees			
Policy (Broker) fees		R 0.00	R 0.00
Total Cost		R 250.68	R 15 616.04

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively and supersedes any policy documentation or renewal notice issued by insurers for this purpose.

For policy valuation purposes all amounts stated in the policy including sums insured, limits of cover, excesses and deductibles, are expressed inclusive of VAT at 15%. For clarity it is noted that in cases where an excess is expressly recovered by an insurer from an insured the excess amount in terms of the policy so recovered does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

All Premiums and Fees are VAT inclusive; the premium total includes Broker commission of R 50.14 for Motor and Non-Motor classes of business. The total SASRIA commission earned is R 0.00

Broker commission rate for non-motor classes is 20%
Broker commission rate for motor classes is 12.5%

GENERAL POLICY ENDORSEMENTS

A. First amounts payable

In the event of the specified first amount payable not being stated on the specific section, the first amount(s) payable noted on the Schedule of Standard First Amounts Payable, attached to and forming part of this Policy document, will be applicable.

B. Towing and Release Fees Limitation

If the insured vehicle is disabled by reasons of any loss or damage insured hereby, the Company will pay the reasonable cost of protection and removal to the nearest repairers;

PROVIDED THAT:-

the services of the Holland assist line is utilised, failing which the towing and release fees will be limited as follows:

Vehicles up to 3500kg

Safeguarding your vehicle after an	Excess	Limit
- Accident: Towing & Release fees	Nil	R2 850 unless a Holland Service Provider is used

Vehicles above 3500kg

Safeguarding your vehicle after an	Excess	Limit
- Accident: Towing & Release fees	Nil	R5 500 unless a Holland Service Provider is used

24 hour assistance number: 0861 083 272

ENDORSEMENT FORMING PART OF THIS POLICY WITH EFFECT FROM 01 APRIL 2023

GENERAL EXCEPTIONS

General Exception 8. Electricity Grid Failure exclusion is added which reads as follows:

8. Electricity Grid Failure exclusion

Notwithstanding any provision of any section of this Policy including any Exclusion, Condition, Exception, Insured Peril, Extension or other provision not mentioned herein, this Policy does not cover any loss, damage/s (physical or financial), cost or expense of any type whatsoever, legal liability, or any consequential loss directly or indirectly caused by, attributable to, arising out of, resulting from, following or in any way in consequence of or in connection with any Electricity Grid Failure (as defined below).

Electricity Grid Failure is an interruption to or suspension of electricity supply, in any manner, from whatsoever source, and for any reason (including damage and any inability and/or failure on the part of the supplier) which affects an entire municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time, including any interruption, power surge or suspension at the reconnection or reinstatement of electricity supply.

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

This exclusion does not apply to Loadshedding (defined below) which remains covered subject to the remaining terms and conditions set out in the policy.

Loadshedding is the intentional, total or partial, withholding of electricity supply (from any source) by any party other than the insured implemented in phases which do not affect a municipality (including local, district, regional or any other level that is created by law) or province or the country at substantially the same time.

The theft covers of the policy have security requirements, such as alarm systems. It must be noted that there is no cover in place if these requirements are not met in any way, whether directly or indirectly due to Electricity Grid Failure. The Provision in the alarm warranty that states "cover will continue to be applicable whilst the alarm system is not operative due to a failure of the public supply of electricity at the terminal ends of the supply authority's service feeders and that such failure is not due to any act or omission of the Insured." is deleted should such unavailability of electricity be as a result of Electricity Grid Failure.

PROPERTY COMBINED SECTION

Effective Date	01 January 2026	Total Section Premium	R 8 308.97
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		
Construction	Thatch		

Details of Cover

Description	Column Reference	Escalator Clause Specific Percentage	Sum Insured	Premium
Buildings and Contents as defined STANDARD BUILDINGS	1			
Buildings			R 15 219 041	R 1 535.85
Escalation		10.00%	R 1 521 904	R 1.00
Inflation - Year 1		10.00%	R 1 674 095	R 2.00
Contents			R 3 315 867	R 2 321.10
Stock as defined	4		R 195 113	R 156.03
Miscellaneous items as defined	5			
Custom Designed Nomadik Stretch Tent			R 214 195	R 142.86
Escalation Year 1			R 453 051	R 152.34
Escalation Year 2			R 498 356	R 433.42
Thatch Roof Building which includes - Restaurant, Kitchen Reception ,Spa and Lapa.			R 4 530 513	R 3 046.85
Thatch Contents			R 540 066	R 197.90
Prevention of Access (10km Radius)			R 0	R 0.00
solar systems			R 976 134	R 309.11

Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Additional Claims Preparation Costs	R 100 000	R 10.51	Not applicable
Prevention of Access	R 75 523	R 349.65	Not applicable

SASRIA Details

Description	Limit of Indemnity
Property Combined - Sasria	R 33 804 047

Definitions

Column Reference	Description
1	Buildings and outbuildings (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule) and sporting and recreational structures, landlord's fixtures and fittings therein and thereon, walls (except dam walls), gates, posts and fences. If selected, contents as stated in the Policy Wording.
2	The number of month's rent / rental value stated in the schedule.
3	Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible excluding property more specifically insured.
4	Stock and materials in trade.
5	Miscellaneous as described.
6	Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible (excluding property more specifically insured) and including stock and materials in trade.

PROPERTY COMBINED SECTION

Effective Date	01 January 2026	Total Section Premium	R 349.65
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 South Africa		
Construction			

Details of Cover

Description	Column Reference	Escalator Clause Specific Percentage	Sum Insured	Premium
-------------	------------------	--------------------------------------	-------------	---------

Definitions

Column Reference	Description
1	Buildings and outbuildings (constructed of brick, stone, concrete or metal on metal framework and roofed with slate, tiles, metal, concrete or asbestos unless otherwise stated in the schedule) and sporting and recreational structures, landlord's fixtures and fittings therein and thereon, walls (except dam walls), gates, posts and fences. If selected, contents as stated in the Policy Wording.
2	The number of month's rent / rental value stated in the schedule.
3	Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible excluding property more specifically insured.
4	Stock and materials in trade.
5	Miscellaneous as described.
6	Plant, machinery, landlord's fixtures, fittings and all other contents for which the Insured is responsible (excluding property more specifically insured) and including stock and materials in trade.

ACCIDENTAL DAMAGE SECTION

Effective Date	01 January 2026	Total Section Premium	R 83.33
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 South Africa		
Total Value at Risk	R 0		

Details of Cover

Description	Sum Insured	Premium
Defined Events (i) - All the insured property as defined in this section (First Loss)	R 100 000	R 83.33

BUSINESS INTERRUPTION SECTION

Effective Date	01 January 2026	Total Section Premium	R 277.99
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 South Africa		
Basis of Cover	Addition		
Uninsured Working Expenses	N/A		

Details of Cover

Description	Indemnity Period	Sum Insured	Premium
Gross Profit Basis	6 months	R 4 276 800	R 277.99

SASRIA Details

Description	Limit of Indemnity
Business Interruption - SASRIA	R 4 276 800

THEFT SECTION

Effective Date	01 January 2026	Total Section Premium	R 1 806.65
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		
Burglar Alarm Warranty	No		

Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
All Contents	R 250 000	R 1 041.66	As per schedule of first amount(s) payable

Additional Notes

Losses in the open at the insured premises - solar power systems:

loss of or damage to the solar power system (the property of the insured or for which they are responsible) whilst in the open at the insured premises described in the schedule as a result of theft or attempt thereat:

PROVIDED THAT:

1. the entrance gate(s) must be kept securely locked after regular business hours;
2. the conditions in respect of the visible forcible and violent entry to or exit from the premises as described in defined events of this Section shall still apply;
3. solar panels must be securely fixed or bolted to the structure ;
4. inverters and batteries to be kept in an enclosed building which is securely locked after regular business hours.
5. the insured shall be responsible for the first 10%(ten percent) with a minimum of the R2 000(two thousand) in respect of each and every claim.

THEFT SECTION CONTINUED

Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA
Burglar Alarm Warranty	No

Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
All Contents	R 65 000	R 764.99	As per schedule of first amount(s) payable

BUSINESS ALL RISKS SECTION

Effective Date	01 January 2026	Total Section Premium	R 315.82
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		

Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
Samsung Galaxy A6 Plus 32Gb Cellphone	R 6 000	R 50.00	As per schedule of first amount(s) payable
Samsung Galaxy A6 Plus 32Gb Cellphone	R 6 000	R 50.00	As per schedule of first amount(s) payable
Samsung galaxy A23	R 7 999	R 66.66	As per schedule of first amount(s) payable
Vivo v27	R 5 949	R 49.58	As per schedule of first amount(s) payable
Vivo v27	R 5 949	R 49.58	As per schedule of first amount(s) payable
Samsung A6 plus	R 6 000	R 50.00	As per schedule of first amount(s) payable

Additional Information

Item	Serial number	Notes	Interested Parties
Samsung Galaxy A6 Plus 32Gb Cellphone	IMEI 356424/09/126657/9 (Serial # R58K73R0A7J)		
Samsung Galaxy A6 Plus 32Gb Cellphone	IMEI 356424/09/135607/3 (Serial # R58K80B1VLX)		
Samsung galaxy A23	IMEI 354259521204945-3 54942391204943		
Vivo v27	IMEI1:869378066323213 -869378066323205		
Vivo v27	IMEI1:869378066382193 -869378066382185		
Samsung A6 plus	IMEI-356424/09/126657/ 9		

SASRIA Details

Description	Limit of Indemnity
SASRIA - Business All Risks	R 37 897

MOTOR SPECIFIED SECTION

Effective Date	01 January 2026	Total Section Premium	R 798.00
----------------	-----------------	-----------------------	----------

Summary of Vehicles

Description	Description of Use	Registration Number	Type of Cover	Sum Insured	Premium
FORD BANTAM 1.6i XLT P/U S/C 2011	Private	BH73ZRGF	Comprehensive	R 103 500	R 798.00

MOTOR SPECIFIED ITEM (PRIVATELY USED - LDV) - 1

Details of Vehicle

Description of Vehicle	Registration Number	VIN Number	Engine Number	Mead and McGrouther Code
FORD BANTAM 1.6i XLT P/U S/C 2011	BH73ZRGF	AFWXXMJKWBL15378	AL022779	22014436

Details of Cover

Description of Use	Tracking Device	Type of Cover	Sum Insured	Premium
Private	N/A	Comprehensive	R 103 500	R 798.00

Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Third Party Liability	R 2 500 000	R 0.00	As per schedule of first
Fire and Explosion Limitation	R 1 000 000	Not applicable	amount(s) payable

ELECTRONIC EQUIPMENT SECTION

Effective Date	01 January 2026	Total Section Premium	R 1 369.41
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		
Burglar Alarm Warranty	No		

Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
2x Dell Latitude 3510 intel Core i5-10210U	R 36 262	R 302.18	As per schedule of first amount(s) payable
3x LG 43" Smart 4k UHD THINGAI TV @6799 each	R 20 397	R 84.99	As per schedule of first amount(s) payable
Acer Computer & Accessories	R 25 000	R 84.06	As per schedule of first amount(s) payable
All other non mobile electronics equipments	R 100 000	R 336.26	As per schedule of first amount(s) payable
demo lenovo m7100, monitor and wireless adapter	R 6 573	R 21.91	As per schedule of first amount(s) payable
Point of Sales, Printers & UPS	R 72 435	R 243.57	As per schedule of first amount(s) payable
SAMSUNG ST50B SOUND TOWER	R 5 999	R 15.00	As per schedule of first amount(s) payable
VOLKANOX BOA BLUETOOTH SPEAKER	R 1 300	R 3.25	As per schedule of first amount(s) payable
10 x Samsung TVs each @ R4 499	R 44 990	R 112.48	As per schedule of first amount(s) payable
4 x SAMSUNG 43" SMART UHD TV	R 28 571	R 71.43	As per schedule of first amount(s) payable
SAMSUNG 43" SMART UHD TV	R 21 996	R 54.99	As per schedule of first amount(s) payable
x2 Samsung televisions @ 4 499 each	R 8 998	R 22.49	As per schedule of first amount(s) payable

Additional Information

Item	Serial number	Notes	Interested Parties
2x Dell Latitude 3510 intel Core i5-10210U	N/A		
3x LG 43"Smart 4k UHDTHINGAI TV @6799 each	N/A		
Acer Computer & Accessories	N/A		
All other non mobile electronics equipments	N/A		
demo lenovo m7100, monitor and wireless adapter	N/A		
Point of Sales, Printers & UPS	N/A		
SAMSUNG ST50B SOUND TOWER	N/A		
VOLKANOX BOA BLUETOOTH SPEAKER	N/A		
10 x Samsung TVs each @ R4 499	N/A		
4 x SAMSUNG 43"Smart SMART UHD TV	N/A		
SAMSUNG 43"Smart SMART UHD TV	N/A		
x2 Samsung televisions @ 4 499 each	N/A		

Additional Perils / Extended Cover

Description	Limit of Indemnity	Premium	First Amount(s) Payable
Additional Reinstatement of Data/Programs	R 20 000	R 16.80	Not applicable

SASRIA Details

Description	Limit of Indemnity
SASRIA - Electronic Equipment	R 372 621

HOSPITALITY PUBLIC LIABILITY SECTION (CLAIMS MADE BASIS)

Effective Date	01 January 2026	Total Section Premium	R 456.45
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		
Industry	Lodge		
Retroactive Date	01/04/2022		
Basis of Cover	Claims Made		

Details of Cover

Description	Sum Insured	Premium	First Amount(s) Payable
Public Liability	R 20 000 000	R 456.45	As per schedule of first amount(s) payable
Products Liability	R 0	R 0.00	As per schedule of first amount(s) payable

EMPLOYERS LIABILITY SECTION (CLAIMS MADE BASIS)

Effective Date	01 January 2026	Total Section Premium	R 83.33
Physical Location	18 R511 HENNOPSRIVIER HENNOPSPARK CENTURION/GAUTENG 0157 RSA		

Details of Cover

Retroactive Date	Limit of Indemnity	Premium
23/05/2022	R 1 000 000	R 83.33

CRISIS 24

Effective Date	01 January 2026	Total Section Premium	R 50.44
----------------	-----------------	-----------------------	---------

Details of Cover

Description	Sum Insured	Premium
Assistance Services	R 50 000	R 50.44

Defined Events

- Any medical emergency involving bodily injury of life-threatening illness or disease contracted your guests, visitors, employees or passengers of the insured.
- Any incident involving guests, visitors, employees or passengers including but not limited to hijack, kidnap or extortion, motor accident, act of wild animals, robbery, assault, slip and fall, hunting accidents etc.
- Guests, visitors, employees or passengers experiencing natural disaster.

Exception: any costs incurred though arrangement made by the insured without prior consultation shall not be reimbursed.

Section A: 24 Hour emergency medical evacuation and medical assistance

Maximum Limit	R50 000 (fifty thousand rand)
Territorial limits	South Africa, Lesotho. Swaziland, Namibia, Botswana, Mozambique, Angola, Zambia & Zimbabwe
Evacuation	Territorial limits to South Africa only
Benefits	- Emergency telephonic assistance and first aid advise - Trauma counselling - Emergency response by road or air to the scene of the incident - Transfer by road or air to the closest, most appropriate medical facility - Dispatch of life saving medication and or blood - Return/ companionship and care of stranded minors - Reparation of mortal remains - Referral to medical providers - Assistance with hospital admission - Medical monitoring whilst in hospital - Medical translation services - Obtaining medical reports, including re-existing medical reports - Transmission of urgent messages - Embassy referrals and assistance with lost or stolen documents - Emergency transfer and accommodation arrangements - Legal assistance - Caretaker services (costs for individual use) - Search and rescue services

Section B: 24 Hour intervention Services

Territorial limits	South Africa, Lesotho and Swaziland only
Roadside Assistance	- Flat Battery (jump start or replacement battery for member's own account) - Flat tyre (assistance with change of tyre only)

Section B: 24 Hour intervention Services

	- Keys locked in vehicle (unlocking only) - Fuel assistance (limited to 5 litres per incident) - Minor roadside - running repairs (electrical, coil, immobiliser etc.) - Transmission of urgent messages
Tow-in	- Mechanical Breakdown - Electrical Breakdown - Accidental Breakdown (to the nearest approved panel beater)
Courtesy Transport	Where the vehicle needs to be towed to a repairer, we will arrange for the occupants of the vehicle to be transported to a nominated destination. Limited to 100km (one hundred kilometre) radius from point of origin
Accommodation	Where the breakdown has incurred outside a 100km (one hundred kilometre) radius from point of origin, resulting in an overnight delay, we will arrange accommodation for occupants of the vehicle
Vehicle Recovery	- In the event of a member's vehicle being left for repairs, we will pay a reasonable amount for 24-hour group B car rental or flight ticket to collect the vehicle once it has been repaired. - If the vehicle is towed to a closer facility, we will supplement the additional tow-in cost with the cost of car rental or ticket
HIV Protection Services	- Treatment within the 72-hour window period 24-hour access to trauma counsellors, providing telephonic counselling including post-traumatic stress disorder - Free psychiatric consultations with a specialist - Free HIV Blood tests - Access to STD preventative medication - Access to ARV's or prophylactic therapy - Access to morning after pill
Trauma & Assault	24-hour assistance helpline - Emergency transport to most appropriate medical facility - Referrals for psychiatric consultations
Legal Assist	24-hour advise helpline for any aspect of the law such as criminal law, family law, constitutional law, child law, labour law & motor law etc.
Legal Documents	Purchase, sale, lease agreement, employment contracts etc.

Note: The service provider will arrange the relevant services required, however, the Insured will need to cover the cost of same.

Emergency Contact Numbers

Section A Emergency Medical Assistance Services

Africa Assist for Emergency Medical	South Africa: (010) 211-4822 or (010) 211-6989 Outside South Africa: +2710 211-4822 or +2710 211-6989 Backup Cellphone Number: +2760 550 4337
-------------------------------------	---

Section B Services

Global Choices	0861 083 272
----------------	--------------

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

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

Your insurance product involves two companies performing different functions:	
The Insurance Broker	This company acts as the intermediary between the insurer and you; represents you in your dealings with the insurer; and provides you with advice where applicable.
The Insurer	This is the insurance company that receives your premiums; underwrites your risk; and is liable for valid claims incurred in terms of your policy.

As a short-term policyholder, or prospective policyholder, you have the right to the following information:

PARTICULARS OF YOUR INSURANCE BROKER
a) Name, physical address, postal address and telephone number b) Legal status of your broker c) Whether services are rendered under supervision d) Whether more than 10% of the insurer's shares are held by your broker or whether more than 30% of the broker's total remuneration was received from the insurer e) Whether or not Professional Indemnity insurance is held f) Details of how to institute a claim g) Details of broker's complaints procedure and compliance arrangements h) Details of fees, commission or any other valuable consideration payable i) The contractual relationship with the insurer and whether the broker has contractual relationships with other insurers j) The conditions or restrictions imposed by the insurer (if any) k) Details of the financial services which the broker is authorised to provide in terms of the relevant licence and of any conditions or restrictions applicable thereto l) Exemption(s) that the Registrar has granted to the in terms of the Financial Advisory and Intermediary Services Act (FAIS) m) How the broker deals with conflicts of interest

YOUR INSURER	
Name	The Hollard Insurance Company Limited
FSP Number	17698
Physical Address	22 Oxford Road, Parktown, Johannesburg, 2193
Postal Address	PO Box 87419, Houghton, 2041
Telephone Number	(011) 351-5000
Fax Number	(011) 351-0691
Website	www.hollard.co.za
Compliance Department	(011) 351-5000, and ask for the Group Compliance department or email: groupcompliance@hollard.co.za

COMPLAINTS RESOLUTION

Should you have a complaint about this product, please contact your broker or your local Hollard office. If the matter cannot be resolved, please submit a complaint in writing to:

The Hollard Insurance Company Hollard Insure Complaints

Email: hollardinsurecomplaints@hollard.co.za

Website: www.hollard.co.za

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how the policy was sold to you or the conduct of your broker; or the Short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below.

THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical Address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical Address	Menlyn Central Office Building 125 Dallas Avenue Waterkloof Glen Pretoria, 0010
Postal Address	PO Box 32334, Braamfontein, 2017	Postal Address	PO Box 74571, Lynnwood Ridge, 0040
Telephone Number	(0860) 726-890 / (011) 726-8900	Telephone Number	(012) 762-5000 / (012) 470-9080
Fax Number	(011) 726-5501	Fax Number	086 764 1422 / (012) 348-3447
Email Address	info@osti.co.za	Email Address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za
FINANCIAL SECTOR CONDUCT AUTHORITY (FSCA)			
Physical Address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002		
Postal Address	PO Box 35655 Menlo Park, 0102		
Telephone Number	0800 20 37 22		
Fax Number	(012) 346-6941		
Email Address	info@fscs.co.za		
Website	www.fscs.co.za		

HOW TO REPORT A CLAIM

Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact your broker or your local Hollard office.

Please note that claims must be reported as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of theft or where a criminal act is suspected.

If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance as per the details above.

ABOUT YOUR SASRIA COUPON/POLICY

SASRIA SOC LIMITED			
Postal Address	PO Box 653367, Benmore, 2010	FSP Number	39117
Physical Address	36 Fricker Road, Illovo, Sandton, 2196	Compliance Officer	Mr Mziwoxolo Mavuso mziwoxolom@sasria.co.za
Telephone Number	(011) 214-0800 / (086) 172-7742	Email Address	info@sasria.co.za or contactus@sasria.co.za
Fax Number	(011) 447-8630	Website	www.sasria.co.za
Complaints in respect of a Broker to be addressed to		Compliance Officer SASRIA SOC Limited, PO Box 653367, Benmore, 2010	
Claims Notification Procedures		In the event of a claim, all relevant documentation relating to your claim must be submitted to your insurance broker or insurer, the name and address of whom appears above.	

YOUR SPECIAL RISKS INSURER	
Name and address of SASRIA Binder holder	The Hollard Insurance Company Limited acts as an Outsource Administrator and will issue your SASRIA Coupon/Policy on behalf of SASRIA SOC Limited, but all claims are decided on by SASRIA as the insurer of these risks. Hollard earns an outsource fee of 12.5% of the gross written premium on SASRIA.
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA.
Premium Amount Frequency, Manner, and Due date for Premium Payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations.

DISCLOSURE OF PREMIUMS AND FEES

All premium obligations, commissions and broker/policy fees are disclosed in your policy schedule.

MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT

Please refer to your policy wording for details regarding premium payment, due dates of payment and consequences of non-payment.

POLICY INFORMATION

Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements.

OTHER MATTERS OF IMPORTANCE

- a) You must be informed of any material changes to the information provided above.
- b) If the information above was given to you verbally, it must be confirmed in writing within 30 days.
- c) A polygraph or any lie-detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- d) All material facts must be accurately and properly disclosed, and the accuracy and completeness of all answers, statements or other information provided by or on your behalf remains your own responsibility.
- e) Incorrect or non-disclosure by you of relevant facts may influence the insurer on any claims arising from your contract of insurance.
- f) You must, on request, be supplied with a copy or written or printed record of any transaction requirement within a reasonable time.
- g) Do not sign any blank or partially completed application form.
- h) Complete all forms in ink.
- i) Keep all documents handed to you.
- j) Make a note as to what is said to you.
- k) Don't be pressurised to buy the product.
- l) When your insurance broker informs you of a change of product, your insurance broker is obliged to supply you with a full product comparison.
- m) Where advice is provided to you, your insurance broker is obliged to carry out a needs analysis and provide you with a record of advice.
- n) Your broker will provide you with a document prior to rendering financial services which will set out details of the brokers mandate to conduct financial services including whether the broker is under supervision and which company/person takes responsibility for the actions of the broker when acting in terms of the mandate.
- o) Your personal information will be processed in a lawful manner and your consent will be required, where applicable, before processing any of your personal information.
- p) With regards to your personal information, you have the right to access any of your personal information held by the broker or insurer to rectify any inaccuracies, object to the processing of your personal information and lodge complaints in this regard with the broker, insurer or the information regulator.
- q) You have the right to request recordings of any disclosures provided telephonically.
- r) Review your cover periodically to ensure it is appropriate for your needs.

Hollard wants to know from you if you have any information that will assist us in preventing fraudulent claims. Remember fraudulent claims costs everyone money, including you as the client, as premium increases can result from too many fraudulent claims. Should you be aware of any fraud that has or is about to take place on a Hollard Insurance claim, please report this (anonymously if you choose to) on 0801 516 170 (toll free) or via email at Hollard@tip-offs.com

HOSPITALITY & TOURISM POLICY

STANDARD FIRST AMOUNTS PAYABLE AND MOTOR SECURITY REQUIREMENTS

In the event of a first amount payable not being stated on a specified section, the following standard first amounts payable will be applicable to any policy that incept on or after 1 May 2024 and any existing policy that renews on or after 1 June 2024.

Property Combined

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic – all other perils not listed	0.00%	R2 500	Not Applicable
Lightning/Power surge/Storm/Flood	5.00%	R5 000	Not Applicable
Accidental damage (glass, sanitary ware, etc.)	0.00%	R1 000	Not Applicable
Geysers and resultant damage	10.00%	R1 000	Not Applicable
Geysers non-compliance with SANS regulations (additional)	0.00%	R1 500	Not Applicable
Death of horses	0.00%	R1 000	Not Applicable
Game fencing and gates	5.00%	R2 500	Not Applicable
Geyser maintenance (All Risks)	5.00%	R1 500	Not Applicable
Geyser maintenance (All Risks) non-compliance with SANS	0.00%	R1 500	Not Applicable
Koi fish	0.00%	R1 000	Not Applicable
Prevention of access (extension to Sub-Section C)	0.00%	R2 500	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable
Subsidence and landslip (extended cover)	5.00%	R5 000	Not Applicable
Theft of external fixtures and fittings	10.00%	R750	Not Applicable
Trout stock	0.00%	R1 000	Not Applicable

Office Contents

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R1 000	Not Applicable
Legal liability for documents	0.00%	R1 000	Not Applicable
Documents	0.00%	R1 000	Not Applicable
Lightning strikes/Power surge	10.00%	R1 000	Not Applicable
Theft (forcible)	10.00%	R1 000	Not Applicable
Leakage – first loss	10.00%	R1 500	Not Applicable
Theft (non-forcible)	10.00%	R1 500	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable

Business Interruption

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R0	Not Applicable
Prevent of access – extended cover	Not Applicable	Not Applicable	48 hours

Accidental Damage

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Defined event 1 – Property	10.00%	R2 500	Not Applicable
Defined event 2 – Leakage	10.00%	R2 500	Not Applicable

Accounts Receivable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Accident/misfortune – books/accounts	10.00%	R1 000	Not Applicable

Theft

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R2 500	Not Applicable
Property at exhibitions and/or trade shows	10.00%	R1 000	Not Applicable
Additional damage to buildings	10.00%	R500	Not Applicable
Losses in the open at the insured premises	10.00%	R750	Not Applicable
Malicious damage cover only	10.00%	R500	Not Applicable

Money

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Major Limit	10.00%	R1 000	Not Applicable
Receptacles and clothing	0.00%	R500	Not Applicable
Seasonal increase	10.00%	R1 000	Not Applicable
Collectors/Roundsman	0.00%	R1 500	Not Applicable
Fraudulent misuse of credit cards and bilking	10.00%	R2 500	Not Applicable
Locks and keys	0.00%	R500	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable

Glass

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R1 000	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable
Special replacement	0.00%	R0	Not Applicable

Fidelity Guarantee

Description	First Amount Payable
Compulsory First Amount Payable	2% of the aggregate of the sum insured under this section and the declared insurance or R60 000, whichever is the lesser; plus, 10% of the net amount payable after deduction of the amount specified in 1 above.
Computer losses	As per policy wording
First amount payable for losses discovered more than 12 (twelve) months after they were committed	As per policy wording

Goods in Transit

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	10.00%	R2 500	Not Applicable
Theft	20.00%	R2 500	Not Applicable
Fire extinguishing charges	0.00%	R500	Not Applicable
Clearing up and removal of debris costs	0.00%	R0	Not Applicable
Hijacking of conveying vehicle (additional)	25.00%	R0	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable

Business All Risks

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Laptops/Notebooks/Tablets (per item)	10.00%	R1 000	Not Applicable
All other (per item)	10.00%	R750	Not Applicable
Increase in cost of working	0.00%	R0	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable

Group Personal Accident

Description	FAP % (of claim)	Minimum Amount	Time Excess
Temporary total disability	Not Applicable	Not Applicable	7 days
Medical expenses	0.00%	R1 000	Not Applicable

Hospitality Public Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Public Liability	0.00%	R7 500	Not Applicable
Products Liability	0.00%	R7 500	Not Applicable
Defective Workmanship	0.00%	R7 500	Not Applicable
Work Away	0.00%	R7 500	Not Applicable
Spread of fire	0.00%	R25 000	Not Applicable
Statutory Defence Costs	0.00%	R1 000	Not Applicable
Wrongful Arrest and Defamation	0.00%	R0	Not Applicable
Exhibitors liability	0.00%	R1 000	Not Applicable
EU liability	0.00%	R1 000	Not Applicable
Hunters liability	0.00%	R20 000	Not Applicable
Trustees liability	0.00%	R1 000	Not Applicable
Member to member liability	0.00%	R1 000	Not Applicable

Employer's Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R0	Not Applicable

Motor

Windscreen/Glass (all vehicles)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Generic/Alternative Glass (as approved by Hollard)	0.00%	R0	Not Applicable
Other Glass (replace)	25.00%	R500	Not Applicable
Windscreen/Glass repair	0.00%	R0	Not Applicable

Private Type Vehicles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R4 000	Not Applicable

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Additional cumulative first amounts payable			
Driver aged under 21 years or licensed less than 2 years	0.00%	R2 500	Not Applicable
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	5.00%	R4 000	Not Applicable
Unauthorised use	5.00%	R4 000	Not Applicable

Commercial Vehicles (up to a GVM of 3 500kg)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R5 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 21 years or licensed less than 2 years	10.00%	R2 500	Not Applicable
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	5.00%	R1 500	Not Applicable
Unauthorised use	5.00%	R5 000	Not Applicable

Game Viewers/Farm Viewers and Agricultural Vehicles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R3 000	Not Applicable
Sub-section B (Basic)	0.00%	R1 000	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 21 years or licensed less than 2 years	10.00%	R2 500	Not Applicable
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	5.00%	R4 000	Not Applicable
Unauthorised use	5.00%	R3 500	Not Applicable

Tour/Shuttle Vehicles			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R5 000	Not Applicable
Sub-section B (Basic)	0.00%	R2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 21 years or licensed less than 2 years	10.00%	R2 500	Not Applicable
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	5.00%	R5 000	Not Applicable
Unauthorised use	5.00%	R5 000	Not Applicable

Coaches and Commercial Trucks (over 3 500kg GVM)			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)			
Valued up to R1 000 000	10.00%	R5 000	Not Applicable
Valued over R1 000 000	10.00%	R25 000	Not Applicable
Sub-section B (Basic)	0.00%	R2 500	Not Applicable
Additional cumulative first amounts payable			
Driver aged under 21 years or licensed less than 2 years	10.00%	R2 500	Not Applicable
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	10.00%	R5 000	Not Applicable
Unauthorised use	5.00%	R5 000	Not Applicable

Motorcycles, Quads, Scramblers, Scooters and Golf Carts			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	5.00%	R1 500	Not Applicable
Sub-section B (Basic)	5.00%	R1 000	Not Applicable

Trailers/Caravans			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Sub-section A (Basic)	10.00%	R500	Not Applicable
Additional cumulative first amounts payable			
Hail damage	10.00%	R500	Not Applicable
Theft/hi-jack (falls away if vehicle is recovered)	10.00%	R1 000	Not Applicable
Unauthorised use	10.00%	R1 000	Not Applicable

Optional Extensions			
Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Contingent Liability	As per basic excess applicable to Sub-section B		
Credit Shortfall	As per basic excess applicable to Sub-section A		
Deposit protector	0.00%	R0	Not Applicable
Loss of locks, keys, central locking devices and remotes	10.00%	R1 250	Not Applicable
Motor accident benefit to employees	0.00%	R0	Not Applicable
Parking facilities and movement of third party vehicles	As per basic excess applicable to Sub-section B		
Riot and strike	10.00%	R1 000	Not Applicable
Unauthorised passenger's personal injury liability	As per basic excess applicable to Sub-section B		
Wreckage removal	0.00%	R0	Not Applicable

Motor Security

Requirements Regarding Anti-theft Devices

1. Tracking device requirement for high-risk vehicles (effective 01 August 2023)
Theft or hi-jack cover in respect of the following vehicles will be subject to the fitment of:
 - 1.1 one tracking device which must be either a radio frequency or early warning tracking and recovery system:
 - Toyota Etios (all models and years)
 - Toyota Hilux (all models manufactured from 2006 to 2015)
 - Toyota Fortuner (all models manufactured from 2006 to 2015)
 - Nissan NP200 (all models and years)
 - VW Polo (all models manufactured from 2010 onward)
 - Ford Ranger (all models manufactured from 2012 onward)
 - 1.2. two tracking devices, which can be any combination of a radio frequency or early warning tracking and recovery system:
 - Toyota Hilux (all models manufactured from 2016 onward)
 - Toyota Fortuner (all models manufactured from 2016 onward)
 - Toyota Prado (all models manufactured from 2018 onward)
 - Toyota Land Cruiser 200 (all models manufactured from 2017 onward)
 - Lexus (all models manufactured from 2018 onward)

This requirement applies to vehicles which predominantly reside and/or operate in the Gauteng or KwaZulu-Natal province(s), irrespective of the value of the vehicle.
2. Tracking device requirement for vehicles with a sum insured of R500 000 and over
All other vehicles not mentioned above, and excluding Game Viewers, Farm Vehicles and Coaches, with a sum insured of R500 000 and over (actual retail value as per M&M) must be fitted with either two radio frequency devices or one early warning tracking and recovery system. In the event that the insured vehicle is stolen or hi-jacked and it is discovered that the required tracking device was not fitted and operational at the time of loss, an additional first amount payable of 5% of the claim will apply.

Specific Conditions

In the event of theft or hi-jack of such vehicle:

1. the onus rests upon the Insured to prove that the security system(s) was installed, engaged and fully operational at the time of loss for requirements 1. and 2. above;
2. the Insured shall ensure that the service agreement with and/or recommendations made by the manufacturers and/or installers of any such security system(s) are adhered to at all times for requirements 1. and 2. above. This includes regular self-testing or testing otherwise;
3. the Company shall not be liable for any loss or damage arising from theft, attempted theft or hi-jack of such vehicle, in respect of requirement 1. above, if the Insured:
 - 3.1. fails to install the required security device(s) or to engage and/or activate it prior to the theft, attempted theft or hi-jacking of the vehicle;
 - 3.2. cancels the service agreement(s);
 - 3.3. fails to pay any subscription due in terms of such agreement(s).

Unless otherwise agreed by the Company in writing, the above noted motor security requirement(s) will apply over and above any other security requirements stated in the Policy Wording or Policy Schedule.

Fare-paying Passenger Liability

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R5 000	Not Applicable

Electronic Equipment

Description	FAP % (of claim)	Minimum Amount	Time Excess
Basic (per item)	10.00%	R1 000	Not Applicable
Laptops/Notebooks/Tablets (per item)	10.00%	R1 000	Not Applicable
Lightning/power surge (waived if approved surge protection is installed)	10.00%	R500	Not Applicable
Additional increased cost of working	Not Applicable	Not Applicable	24 hours
Additional reinstatement of data/programs	0.00%	R750	Not Applicable
Incompatibility cover	0.00%	R0	Not Applicable
Telecommunication access lines	Not Applicable	Not Applicable	12 hours
Riot and strike	10.00%	R1 000	Not Applicable

Machinery Breakdown/Business Interruption/Deterioration of Stock

Description	FAP % (of claim)	Minimum Amount	Time Excess
Machinery Breakdown	5.00%	R2 000	Not Applicable
Express delivery and overtime	0.00%	R0	Not Applicable
Foundations and masonry refractories	0.00%	R0	Not Applicable
Business interruption	Not Applicable	Not Applicable	24 hours
Additional increased cost of working	Not Applicable	Not Applicable	12 hours
Deterioration of Stock	5.00%	R1 000	Not Applicable
Riot and strike	10.00%	R1 000	Not Applicable

Houseowners

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R2 500	Not Applicable
Power surge	10.00%	R1 000	Not Applicable
Theft (forcible)	5.00%	R750	Not Applicable
Geyser maintenance (extended cover)	0.00%	R1 000	Not Applicable
Geyser maintenance (extended cover) non-compliance with SANS regulations (additional)	0.00%	R1 500	Not Applicable
Subsidence and landslip (extended cover)	5.00%	R5 000	Not Applicable

Householders

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Basic	0.00%	R2 500	Not Applicable
Power surge	10.00%	R1 000	Not Applicable
Rent	0.00%	R500	Not Applicable
Theft (forcible)	5.00%	R750	Not Applicable
Theft (non-forcible)	10.00%	R1 000	Not Applicable
Subsidence and landslip (extended cover)	5.00%	R5 000	Not Applicable

Personal All Risk

Description	FAP % (of claim)	Minimum Amount	Maximum Amount
Unspecified	0.00%	R500	Not Applicable
Personal documents	0.00%	R100	Not Applicable
Jewellery	10.00%	R500	Not Applicable
Hearing aids	10.00%	R250	Not Applicable
Firearms/ammunition/accessories	10.00%	R500	Not Applicable
Photographic equipment	10.00%	R500	Not Applicable
Optical accessories	10.00%	R250	Not Applicable
Cellular phones/accessories	10.00%	R500	Not Applicable
Laptops/notebooks	10.00%	R1 000	Not Applicable
Computer equipment	10.00%	R500	Not Applicable
Locks/keys	0.00%	R100	Not Applicable
Audio visual equipment	10.00%	R500	Not Applicable
Pedal cycles	10.00%	R500	Not Applicable
Content of caravans/trailers	0.00%	R500	Not Applicable
Wheelchairs	10.00%	R500	Not Applicable
Swimming pool/borehole machinery	0.00%	R500	Not Applicable
Items in bank safe	0.00%	R0	Not Applicable
Sport equipment	10.00%	R500	Not Applicable
Motor radios/two-way radios	10.00%	R500	Not Applicable

Motor vehicle tools	0.00%	R500	Not Applicable
Groceries in transit	0.00%	R250	Not Applicable