

## Commercial Lines South Africa

Client name : Network Claims Assessors / MM Botes  
 Policy Number : CO97264S

### Summary of Insurance and Premium

	<u>Sum Insured</u>	<u>Pro-rata</u>	<u>Premium</u>
Home Owners	R 6 580 000,00		R 734.72
House Holders	R 2 525 000,00		R 648.92
All Risk	R 118 000,00		R 565.30
Personal Liability	R 23 025 000,00		R 26.83
Fire	R 0,00		R 0.00
Buildings Combined	R 10 904 960,00		R 472.12
Office Contents	R 932 500,00		R 276.89
Business Interruption	R 0,00		R 0.00
Accounts Receivable	R 0,00		R 0.00
Theft	R 0,00		R 0.00
Money	R 0,00		R 0.00
Glass	R 0,00		R 0.00
Fidelity Guarantee	R 0,00		R 0.00
Goods in Transit	R 0,00		R 0.00
Business All Risks	R 88 000,00		R 268.35
Accidental Damage	R 0,00		R 0.00
Public Liability	R 22 525 000,00		R 71.89
Employers Liability	R 0,00		R 0.00
Stated Benefits	R 0,00		R 0.00
Group Personal Accident	R 50 000,00		R 108.98
Motor	R 1 347 795,00		R 3,351.45
Electronic Equipment	R 992 950,77	R 11.18	R 1,573.47
Machinery Breakdown	R 0,00		R 0.00
Motor Traders External	R 0,00		R 0.00
Motor Traders Internal	R 0,00		R 0.00
Motor Unspecified	R 0,00		R 0.00
Waiver of basic excess only	R 81 456,00		R 684.76
Watercraft	R 0,00		R 0.00
<b>Sub Total (Inclusive of VAT)</b>	<b>R 69 170 661,77</b>		<b>R 8,783.68</b>
VAT			R 1,145.70
Sasria		R 0.10	R 133.33
<b>Total (Inclusive of VAT)</b>	<b>R 69 170 661,77</b>	<b>R 11.28</b>	<b>R 8,917.01</b>

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in Sections 20(7) and 21(5) of the VAT Act respectively. VAT at a rate of 15% is included in the total premium. Sums insured amounts are inclusive of VAT (unless in the exceptional instances where it is a VAT exclusive policy)

Western National Insurance Company Limited (South Africa) registration number: 4640244960  
 Excesses are not subject to VAT and where an Excess is stated as a percentage of the claim, the percentage will be applied to the VAT exclusive claim amount.

Policy Premium includes commission to the intermediary to the amount of: R 1 525.37

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## Public Liability

Location: 60 President Swart Street, PANORAMA (PAROW),	Sum Insured	Premium
<b>Item: 1 CUP Liability</b> Basis of cover : Claims Made      Retro Active Date: 01/08/2016 <b>Excess</b> <b>Buildings Combined (Sub section D):</b> 2500000 each and every claim <b>Employers Liability:</b> 2500000 each and every claim <b>Fire and Explosion (other than Motor Traders):</b> 2500000 each and every claim <b>Motor Third Party Liability (other than Motor Traders):</b> 2500000 each and every claim <b>Products Liability:</b> 2500000 each and every claim <b>Public Liability:</b> 2500000 each and every claim	20,000,000.00	31.95
<b>Item: 1 General, Tenants and Property Owners Liability</b> Basis of cover : Claims Made      Retro Active Date: 01/08/2016 <b>Excess</b> <b>Basic Excess (Maximum R25 000):</b> 10% of claim minimum 1000 <b>Products Liability (Maximum R25 000):</b> 10% of claim minimum 2500 <b>Spread of Fire:</b> 10% of claim minimum 2500 <b>Statutory Legal Defence Costs:</b> 1000 each and every claim <b>Wrongful Arrest and Defamation:</b> 1000 each and every claim  Extensions <span style="float: right;">Included</span>	2,500,000.00	39.94
<b>Item: 1 Claims Preparation Costs</b> Basis of cover : Claims Made      Retro Active Date: 01/08/2016	25,000.00	
<b>TOTAL</b>	<b>R 22 525 000.00</b>	<b>R 71.89</b>

Territorial Limits (Excluding the USA and Canada): Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.