

BIDDULPHS REMOVALS & STORAGE S.A. (PTY) LTD Reg. Nr/No 66/01148/07 FSP Licence Number 9432

AON

AON RISK SERVICES Buckets
Risk Consultants and Insurance Chairs: kitchen
Reg. No. 1978/0040/07 Clock

 KITCHEN/LAUNDRY
 NO
 VALUE
 GARAGE/WORKSHOP
 NO
 VALUE

 Basket
 Bicycles

 Baths
 Braai

 Breakfast nook
 Fishing rods

 Buckets
 Garden tools

 Chairs: kitchen
 Hosepipe

 Clock
 Ladder

Reg. Nr/No 66/01148/07			_		78/0040/07		ļ	-	Ladder		
FSP Licence Number 94	132		FSP Licen	ce Nun	nber 20555	Clothes Horse		-	Lawnmower		-
INSURANCE VALUATIO	N LIST	Г				Cupboards		-	Sports Equipment		-
						Deep freeze		-	Swimming pool equipment		-
CLIENT NAME:						Dishwasher		-	Tricycles		_
SMALLS/MISC	NO	VALUE	LOUNGE/HALL	NO	VALUE	Dustbin		_	Toy boxes		_
	NO			NO					Toy boxes		
Books		-	Bar Stools		-	Food mixer		-	T I. (1 I		-
Cutlery		-	Bookcases		-	Gas bottles (empty)		-	Tools (tradesman)		-
CD's		-	Cabinets: cocktail		-	Ironing board		-	Wheelbarrow		-
China/Crokery		-	Cabinets: display		-	Iron press		-	Workbench		-
Clothing		-	Carpets		-	Linos		-	Other Items (SPECIFY)		-
Curtains		-	Chair: arm		-	Microwave oven		-			-
Glassware		-	Chair: occasional		-	Refrigerator		-			-
Groceries		-	Chandeliers		-	Rotisserie		-			-
Kitchenware		-	Clocks		-	Stools		-			-
Linen		-	Fire Screen		-	Stove		-			-
Ornaments		-	Hall stand		-	Tables		-			-
Paintings		-	Heater		-	Tumble Dryer		-	SUB TOTAL 8		R -
Pictures		-	Hi-fi set		-	Vacuum cleaner		-	PATIO/GARDEN	NO	VALUE
Records/Tapes		-	Hi-fi stand		-	Vegetable rack		-	Aerial (TV)		-
Tools		-	Kist		-	Washing machine		-	Chairs: garden		-
Toys		-	Lamps and shades		-	Other Items (SPECIFY)		-	Chairs: stoep		-
Other Items (SPECIFY)		-	Magazine rack		-	·		-	Chairs: folding		-
,		-	Mirrors		-			-	Flower pots		-
		_	Organ		_			_	Garden: bench		_
		_	Paintings		-			_	Garden: swing		-
SUB TOTAL 1		R -	Plate glass		_			_	Garden: Umbrella		_
DINING ROOM	NO	VALUE	Piano: upright		_			_	Kennel		_
	NO					CUD TOTAL C					
Carpets		-	Piano: grand		-	SUB TOTAL 6		R -	Table: garden		-
Chairs: Dining		-	Pouffes		-	DOMESTIC ROOMS	NO	VALUE	Table: stoep		-
Clocks			Rugs		-	Beds		-	Other Items (SPECIFY)		-
Hot tray		-	Room divider		-	Carpets		-			-
Paintings		-	Settee		-	Chest of drawers		-			-
Plate Glass		-	Table: coffee		-	Dressing table		-			-
Rugs		-	Table: halfround		-	Mattress		-			-
Sideboards		-	Table: occasional		-	Wardrobes		-			-
Tables: dining		-	Television		-	Other Items (SPECIFY)		-			-
Tables: server		-	TV trolley		-			-			-
Tea wagon			Video		-			-			-
Other Items (SPECIFY)		-	Other Items (SPECIFY)		-			-			-
		-			-			-			-
		-			-	SUB TOTAL 7		R -	SUB TOTAL 9		R -
		-			-			1			
		_			_	SUB TOTAL 1	R				
		_			_	SUB TOTAL 2	R				
SUB TOTAL 2		R -			_	SUB TOTAL 3	R				
BEDROOMS	NO	VALUE			-	SUB TOTAL 4	R	-			
	NO						-				
Beds - double		-			-	SUB TOTAL 5	R	-			
Beds - single		-			_	SUB TOTAL 6	R	-			
Beds - folding		-	SUB TOTAL 4		R -	SUB TOTAL 7	R	-			
Bedside cabinets		-	STUDY	NO	VALUE	SUB TOTAL 8	R	-			
Carpets		-	Bureau		-	SUB TOTAL 9	R	-			
Chest of drawers		-	Carpets		-	TOTAL	R	-			
Compactum		-	Camera equipment		-				•		
Cheval Mirror		-	Computer		-	NOTES:					
Cot		-	Computer stand		-	Antiques must be marked	d as suc	ch and detai	led individually and a Certificat	e of	
Dressing Table		-	Computer printer		-	Valuation produced.			•		
Headboards: double		_	Calculator		-	·	oplicabl	e to the insu	rance it is a condition that the	comple	ete
Headboards: single		_	Chairs		_	·			cement value less depreciation		,,,
Lamps and Shades		_	Desk		_				ove will necessitates a proporti		
Mattresses		-	Golf clubs		-	reduction on any item cla			vo viii ricocookateo a proporti	or ialt	
					-				ver as per the conditions		
Mirrors	-	-	Gun safe			Owner packed items have limited liability cover as per the conditions. When goods are stored an additional premium will be charged from storage to final					
Pram		-	Sewing machine		-	=	ın addit	ionai premiu	Im will be charged from storag	e to fin	aı
Radio		-	Sewing cabinet		-	destination.					
Rugs		-	Sports goods		-						
Suitcases											
		-	Television		-						
Toys		-	Television Telephone table		-	Please arrange insurance on my			-		his
Toys Trunks						Please arrange insurance on my insurance is subject to the insure			-		his

reverse hereof.

FULL NAME:

SIGNED:

ID (Passport):

DATE:

Other Items (SPECIFY)

SUB TOTAL 5

Wardrobes: Ladies

Wardrobes: Gents
Other Items (SPECIFY)

SUB TOTAL 3

CONDITIONS RELATING TO HOUSEHOLD GOODS AND PERSONAL EFFECTS COVERED

The Insurers will, when specifically instructed in writing by the customer to do so, and following prior payment by the customer of the requisite charge, arrange wide insurance protection on the Insrurer's own "All Risks Intransit" insurance policy which incorporates the following conditions:

COVERAGE

This insurance covers all risks of loss or damage to the subject matter insured, as per the conditions and exclusions of the insurance policy.

THIS POLICY DOES NOT COVER

- I. Delay, Confiscation, Detention or Loss of market
- ii. Damage caused by Moth, Vermin, Rats, Inherent Vice, Wear and Tearm, Deterioration or Depreciation including Depreciation arising from process of Cleaning, Repairing or Restoring
- iii. Rust (unless due to accident to the carrying vehicle) or Climatic of Atmospheric conditions or extremes of Temperature.
- iv. Loss or damage due to Mechanical, Electrical or Electronic Derangement unless there is evidence of external damage (to the insured item or its packing)
- v. The first amount payable (excess) as stated on the insurance cover note.
- vi. Cash, Bank Notes, Securities of any kind, Gold, Silver or Platinum articles, Jewellery, Precious stones, Medals are excluded. Documents of any type are covered for their cost of restoration or replacement, but not any value for information contained in them, nor for any liability occurring from their destruction or loss.
- vii. Loss or damage to any article not professionally packed and unpacked by the Contractors or Agents unless caused by fire, collision or overturning of the conveying vehicle. However it will include non-delivery of any entire transport package (carton, case or such like)
- viii. Claims caused by war, military rising, military or usurped power, martial law or state of siege or nuclear activity, insurrection, rebellion or revolution, terrorism, civil commotion, labour disturbances, riot, strike, lock out or public disorder. However, insurance to cover most of these events is arranged by the contractor through SASRIA (South African Special Risk Insurance Association).

GENERAL CONDITIONS

A. EXCESS

The first R1000 of any claim is excluded.

B. NOTIFICATION OF LOSS

Notification of any loss or damage must be given to the Contractors as soon as possible, but in any event, no later than 7 days from time of delivery

C. AVERAGE CLAUSE

The insurance is subject to average and the complete household including all effects must be insured at full value. (Full value is current cost less depreciation). Insurance for less than full value will mean a proportionate reduction in claim.

D. PAIRS AND SETS CLAUSE

Where an insured item consists of any article in a pair or set the insurers shall not be liable for more than the value of any particular part or parts which may be lost or damaged nor more than the proportionate part of the pair or set, without reference to any special value which such article or articles may have as part of such a pair or set.

E. REPAIRS OR REPLACEMENT CLAUSE

Insurers may at their opinion repair, reinstate or replace any property lost or damaged or pay the amount of loss or damage.

F. FRAUD

If any claim be in any respect fraudulent or if any fraudulent means or devices be used by the assured or anyone acting on his behalf or if any destruction or injury or damage be occasioned by the willful act or with connivance of the Assured, all benefit under this policy shall be forfeited.

G. MECHANICAL AND ELECTRICAL DERANGEMENT

Subject to payment of an additional premium, the policy is extended to include Mechanical, Electrical and Electronic derangement. In no case shall the insurers liability under this extension exceed R2,000 for any one loss.

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS - Policyholder Protection Rules (PPR)

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:

PLEASE NOTE: AON South Africa (Pty) Ltd and Biddulphs Removals and Storage SA (Pty) Ltd are registered Financial Service Providers

FSB Licence number 20555 (AON) & FSB Licence Number 9432 Biddulphs Removals & Storage SA (Pty) Ltd

ABOUT THE INTERMEDIARY (INSURANCE BROKER):

1.1 Name, physical address and postal address and telephone nr.

1.1.1 Head Office - AON South Africa (Pty) LtdTelephone Nr: 0860 100 404

E-mail: info@aon.co.za

1.1.2 Compliance Officer - AON The Compliance Officer

Telephone Nr: (011) 797 4456

1.1.3 Service Office - AON South Africa (Pty) Ltd | PRETORIA

Address: 189 Rooiberg St, N4 Gateway, Willow Park Manor Ext 65, PTA

Telephone Nr: (012) 803 0245

E-mail: yolandie.hartmann@aon.co.za

Website: www.aon.co.za

1.2 Legal status and any interest in the insurer.

We are a Proprietary Limited Company. We have no financial interest in the

insurer being proposed

1.3 Whether or not in possession of professional indemnity insurance.

We have professional indemnity insurance.

1.4 Detail of how to institute a claim.

1.4.1 Goods in Transit Policy – Southern African moves: Claims must be notified to your nearest Biddulphs branch within 7 days of the loss occurring.

1.4.2 Marine Policy – Overseas moves: Claims must be notified to the service office listed above within 15 days of the loss occurring.

1.5 Rand amount of fees and commission payable. R200 per R1,000

1.6 Written mandate to act on behalf of insurer.

We have the appropriate mandate from the insurer and act without

supervision.

2. ABOUT THE INSURER:

2.1 Name, physical and postal address and telephone numbers.

(See schedule below)

2.2 Telephone number of compliance department of the insurer.

(See schedule below)

2.3 Details of how to institute a claim and/or complaint. Claims should

be instituted as stated above. To lodge a complaint you may contact the Compliance Officer of the relevant insurer shown in the Schedule of Insurers reflected below.

2.4 Type of policy involved. Goods in Transit / Marine

2.5 Extent of premium obligations you assume as a policyholder.

You agree to pay the premium. The amount of the premium is shown in the quotation to you.

2.6 Manner of payment of premium, due date of premiums and

consequences of non-payment.

2.6.1 Payment is required prior to the move commencing. Non payment of the premium will result in goods being held in 'storage until payment is made.

2.6.2 All premiums are inclusive of 15% VAT

3. OTHER MATTERS OF IMPORTANCE:

3.1 You must be informed of any material changes to the information referred to in paragraph 1 and 2.

3.2 If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.

3.3 If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the registar of short term insurance.

3.4 Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to your

3.5 You are entitled to a copy of the policy free of charge, within 31 days of commencement. Details of any policy exclusions or limitations are reflected in the attached policy conditions.

3.6 You will always be given a reason should there be a repudiation of your claim

3.7 Relationship between Biddulphs and Guardrisk 3.7.1 Please note that this Policy is subject to a cell captive relationship

between Guardrisk and Biddulphs, as a result of a shareholder and subscription agreement concluded between Guardrisk and Biddulphs, whereby Biddulphs is entitled to share in the profits and losses generated by the insurance business. Guardrisk may distribute dividends, at the sole discretion of its Board of Directors, to Biddulphs during the existence of the Policy. This will not have an impact on your premium.

3.7.2 Therefore, this is an arrangement whereby Guardrisk shares equity with Biddulphs through a shareholding arrangement and provides Biddulphs a vehicle through which to write Biddulphs insurance risks.

3.7.3 Biddulphs is the binder holder and intermediary performing the

marketing, administration and claims services.

4. WARNING:

4.1 Do not sign any blank or partially completed application form.

4.2 Complete all forms in ink.

4.3 Keep all documents handed to you.4.4 Make note as to what is said to you.

4.4 Make note as to what is said to you.4.5 Don't be pressurised to buy the product.

4.6 Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

5. PARTICULARS OF NATIONAL FINANCIAL OMBUD SCHEME:

For advice in the event of claims or service related matters.

Postal Address: Claremont Central Building, 6th Floor, 6 Vineyard

Road, Claremont, 7700 OR 110 Oxford Road,

Houghton Estate, JHB, 2198

 Telephone Nr:
 0860 800 900

 E-mail:
 info@nfosa.co.za

 Website:
 www.nfosa.co.za

6. PARTICULARS OF THE FINANCIAL SECTOR CONDUCT

AUTHORITY:

If any complaint to the Intermediary or Insurer is not resolved to your satisfaction, you may submit the complaint to the Financial Sector

Conduct Authority.

Postal Address: PO Box 35655, Menlo Park, Pretoria, 0102

Telephone Nr: (012) 428 8000
E-mail: info@fsca.co.za

7. PARTICULARS OF FINANCIAL ADVISORY AND

INTERMEDIARY SERVICES PROVIDER (FAIS) OMBUSMAN:

The Ombudsman is available to handle complaints regarding the financial services that are provided if these complaints are not handled satisfactorily by the financial services provider (intermediary).

Postal Address: PO Box 41, Menlyn Park, 0063

 Toll-free:
 (012) 762 5000

 Share call:
 0860 663 274

 E-mail:
 info@faisombud.co.za

8. PARTICULARS OF THE INFORMATION REGULATOR:

The Information Regulator is available to handle complaints relating to

the use of Personal Information.

Postal Address: PO Box 31533, Braamfontein, JHB, 2017

Telephone Nr: (010) 023 5200

E-mail: POPIAComplaints@inforegulator.org.za

9. SCHEDULE OF INSURERS (HEAD OFFICE'S):

9.1 Guardrisk Insurance Company Limited

(where applicable, see policy schedule)

Physical Address: The MARC, Tower 2, 129 Rivonia Road, Sandton,

JHB, 2196

Telephone Nr: (011) 669 1000

(Includes the Compliance Department)

Website: <u>www.quardrisk.co.za</u>

9.2 AIG South Africa Ltd

(where applicable, see policy schedule)

Physical Address: 88 Stella Street, Sandown Mews, Sandton, 2196

Telephone Nr: (011) 551 8000

(Includes the Compliance Department)

Website: www.aig.com

9.3 <u>Santam</u>

Telephone Nr.

(where applicable, see policy schedule)

Physical Address: 1 Sportica Crescent, Tyger Valley , Bellville, 7530,

1 Sportica Crescent, Tyger Valley, Bellville, /
Cape Town

(021) 915 7000

(Includes the Con

(Includes the Compliance Department)

Website: <u>www.santam.co.za</u>

9.4 SASRIA (South African Special Risk Insurance Association)

(where applicable, see policy schedule) 36 Fricker Road, Illovo, Sandton, 2196

Physical Address: 36 Fricker Road, Telephone Nr: (011) 214 0800

(Includes the Compliance Department)

E-mail: contactus@sasria.co.za

Website: www.sasria.co.za

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT (NO 37 OF 2002)

General Information: The Financial Advisory and Intermediary Services Act (FAIS) requires compliance by Product Suppliers (insurers) and Financial Services Providers (intermediaries or brokers) with a General Code of Conduct and was introduced to assist you in making informed decisions about the insurance products that you purchase. It also aims to ensure that your Product Supplier and Financial Services Provider render financial services honestly, fairly, with due skill, care and diligence and in your interests and the integrity of the financial services industry. Other products and services that Biddulphs provides are not regulated by The Financial Advisory and Intermediary Services Act (FAIS)