



## VOORWAARDES MET BETREKKING TOT DEKKING VAN HUISHOUDELIKE EN PERSOONLIKE GOERERE

Die versekeraars sal, wanneer uitdruklik deur die kliënt skriftelik versoek is, en nadat die toepaslike koste daarvoor deur die kliënt vooraf betaal is, wye versekeringsdekking reël onder die versekeraar se eie "Alle Risiko" versekeringspolis wat die volgende voorwaardes insluit:

### DEKKING

Hierdie versekering dek alle risiko van verlies of skade aan die versekerde goedere, soos deur die termes en uitsluitings van die versekerings polis.

### HIERDIE POLIS DEK NIE

- i. Vertraging, Konfiskering, Aanhouding of Verlies van Mark nie.
- ii. Skade veroorsaak deur Mot, Insekte, Rotte, Inherente Fout, Normale slytasie, Verslyting of Waardevermindering insluitend Waardevermindering as gevolg van skoonmaak, herstel of restourering.
- iii. Roes (tensy veroorsaak deur 'n ongeluk van die voertuig) of Klimaats- of Atmosferiese Toestande of uiterstes van temperatuur.
- iv. Verlies of skade as gevolg van meganiese, elektriese of elektroniese steuring, behalwe as daar ooglopende fisiese skade sigbaar is (aan die versekerde item of die verpakking)
- v. Die eerste bedrag betaalbaar (bybetaling) soos genoem in die Algemene Voorwaardes.
- vi. Kontant, Banknote, Sekuriteit van enige aard, Goud, Silver of Platina artikels, Juwele, Edelgesteentes en Medaljes is uitgesluit. Dokumente van enige aard is gedek vir die koste van restourasie of vervanging maar nie vir die waarde van die inhoud vervat daarin nie, ook nie vir aanspreeklikheid wat ontstaan as gevolg van die vernietiging of verlies daarvan nie.
- vii. Verlies of skade aan enige artikel wat nie professioneel verpak en uitgepak is deur die Kontrakteur of agent behalwe as dit veroorsaak is deur vuur, botsing en omslaan van die voertuig. Nie-aflowering van enige volledige vervoer pakket (karton, kis of soortgelyke item) word gedek.
- viii. Eise veroorsaak deur oorlog, inval, die daad van 'n buitelandse vyand, vyandelikhede of krygsverrigtinge (hetsy oorlog verklaar is al dan nie), burgeroorlog, muitery, militêre opstand, militêre of geusurpeerde gesag, krygwet of 'n staat van beleg of kernaktiwiteit, muitery, rebellie of revolusie, terrorisme, siviele beroering, arbeidsversteuring, oproer, staking, uitsluiting of publieke wanorde. Versekering om meeste van die gebeure te dek word deur die kontrakteur gereël met SASRIA (Suid Afrikaanse Spesiale Risiko Versekerings Assosiasie)

### ALGEMENE VOORWAARDES

#### A. BYBETALING

Die eerste R1000 van enige eis is uitgesluit.

#### B. KENNISGEWING VAN VERLIES

Kennisgewing van enige verlies of skade moet sou gou doenlik aan die Kontrakteur gegee word maar in elk geval nie langer as 7 dae na aflowering nie.

#### C. AWERY KLOUSULE

Die versekering is onderhewig aan awery en die volledige huis inhoud insluitend alle besittings moet vir die volle waarde verseker word. (Volle waarde is huidige vervangingswaarde min depresiasie). Versekering vir minder as die volle waarde sal 'n eweredige vermindering in enige eis teweeg bring.

#### D. PARE EN STELLE KOUSULE

Aanspreeklikheid vir enige artikels wat deel vorm van 'n paar, stel of versameling is beperk tot die spesifieke deel of dele wat verlore of beskadig mag wees en ook nie meer as die proporsionele gedeelte van die paar of stel nie, met geen verwysing na enige spesiale waarde wat so 'n artikel of artikels mag hê as deel van so 'n paar, stel of versameling nie.

#### E. HERSTEL OF VERVANGINGS KLOUSULE

Die versekeraar behou die reg om verlore of beskadigde items te herstel, te vervang of om die verlies bedrag uit te betaal.

#### F. BEDROG

Indien enige eis in enige opsig vals is of indien enige oneerlike manier of oogmerk deur die versekerde of enige persoon wat namens hom optree of enige vernietiging of beserings of skade met opset aangerig word met die mede wete van die Versekerde, sal alle voordele onder hierdie polis verbeur word.

#### G. MEGANIESE EN ELEKTRIESE STEURING

Onderhewig aan die betaling van 'n addisionele premie, kan die polis uitgebrei word om Meganiese, Elektriese en Elektroniese steuring te dek. Die versekeraars se verantwoordelikheid ten opsigte van hierdie uitbreiding is beperk tot R2,000 vir enige enkele verlies.

**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 other Documents)*

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

<p><b>1. ABOUT THE INTERMEDIARY (INSURANCE BROKER):</b></p> <p><b>1.1 Name, physical address and postal address and telephone numbers.</b></p> <p><b>1.1.1 HEAD OFFICE - AON South Africa (Pty) Ltd</b> Telephone Nr: 0860 100 404 <a href="mailto:info@aon.co.za">E-mail: info@aon.co.za</a> Telephone Nr: 0860 100 404</p> <p><b>1.1.2 COMPLIANCE OFFICER - AON The Compliance Officer</b> Telephone Nr: (011) 797-4456</p> <p><b>1.1.3 SERVICE OFFICE - AON South Africa (Pty) Ltd   PRETORIA</b> Physical Address: 189 Rooiberg Street   N4 Gateway, Willow Park Manor Ext 65, Pretoria Telephone Nr: (012) 803 0245 <a href="mailto:yolandie.hartmann@aon.co.za">E-mail: yolandie.hartmann@aon.co.za</a> <a href="http://www.aon.co.za">Website: www.aon.co.za</a></p> <p><b>1.2 Legal status and any interest in the insurer.</b> We are a Proprietary Limited Company. We have no financial interest in the insurer being proposed</p> <p><b>1.3 Whether or not in possession of professional indemnity insurance.</b> We have professional indemnity insurance.</p> <p><b>1.4 Detail of how to institute a claim.</b></p> <p><b>1.4.1 Goods in Transit Policy – Southern African moves:</b> Claims must be notified to your nearest Biddulphs branch within 7 days of the loss occurring.</p> <p><b>1.4.2 Marine Policy – Overseas moves:</b> Claims must be notified to the service office listed above within 15 days of the loss occurring.</p> <p><b>1.5 Rand amount of fees and commission payable.</b> R200 per R1,000</p> <p><b>1.6 Written mandate to act on behalf of insurer.</b> We have the appropriate mandate from the insurer and act without supervision.</p> <p><b>2. ABOUT THE INSURER:</b></p> <p><b>2.1 Name, physical and postal address and telephone numbers.</b> See schedule below.</p> <p><b>2.2 Telephone number of compliance department of the insurer.</b> See schedule below</p> <p><b>2.3 Details of how to institute a claim and/or complaint.</b> 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.</p> <p><b>2.4 Type of policy involved.</b> Goods in Transit / Marine</p> <p><b>2.5 Extent of premium obligations you assume as a policyholder.</b> You agree to pay the premium. The amount of the premium is shown in the quotation to you.</p> <p><b>2.6 Manner of payment of premium, due date of premiums and consequences of non-payment.</b></p> <p><b>2.6.1</b> 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.</p> <p><b>2.6.2</b> All premiums are inclusive of 15% VAT</p> <p><b>3. OTHER MATTERS OF IMPORTANCE:</b></p> <p><b>3.1</b> You must be informed of any material changes to the information referred to in paragraph 1 and 2.</p> <p><b>3.2</b> If the information in paragraphs 1 and 2 was given orally, it must be confirmed in writing within 30 days.</p> <p><b>3.3</b> If any complaint to the intermediary or insurer is not resolved to your satisfaction, you may submit the complaint to the registrar of short term insurance.</p> <p><b>3.4</b> 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 you.</p> <p><b>3.5</b> 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.</p> <p><b>3.6</b> You will always be given a reason should there be a repudiation of your claim.</p> <p><b>3.7 Relationship between Biddulphs and Guardrisk:</b></p> <p><b>3.7.1</b> Please note that this Policy is subject to a cell captive relationship between Guardrisk and Biddulphs, as a result of a shareholder and subscription 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.</p>	<p><b>3.7.2</b> 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.</p> <p><b>3.7.3</b> Biddulphs is the binder holder and intermediary performing the marketing, administration and claims services.</p> <p><b>4. WARNING:</b></p> <p><b>4.1</b> Do not sign any blank or partially completed application form.</p> <p><b>4.2</b> Complete all forms in ink.</p> <p><b>4.3</b> Keep all documents handed to you.</p> <p><b>4.4</b> Make note as to what is said to you.</p> <p><b>4.5</b> Don't be pressurised to buy the product.</p> <p><b>4.6</b> Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.</p> <p><b>5. PARTICULARS OF SHORT-TERM INSURANCE OMBUD:</b> Ombudsman who is available to advise you in the event of claim problems, which are not satisfactorily resolved by the insurance intermediary and/or the insurer. Telephone Nr: (011) 726 8900 <a href="mailto:info@osti.co.za">E-mail: info@osti.co.za</a> <a href="http://www.osti.co.za">Website: www.osti.co.za</a> Please note the Ombudsman only deals with complaints in respect of policies entered into by natural persons not acting in the course of a business.</p> <p><b>6. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE:</b> FSCA: Financial Sector Conduct Authority Telephone Nr: (012) 428 8000 <a href="mailto:complaints@fsca.co.za">E-mail: complaints@fsca.co.za</a> <a href="http://www.fsca.co.za">Website: www.fsca.co.za</a></p> <p><b>7. PARTICULARS OF FAIS OMBUD:</b> Postal Address: P O Box 74571, Lynwood Ridge, 0040 Telephone Nr: (012) 470 9080 <a href="mailto:info@faisombud.co.za">E-mail: info@faisombud.co.za</a> <a href="http://www.faisombud.co.za">Website: www.faisombud.co.za</a></p> <p><b>8. SCHEDULE OF INSURERS (HEAD OFFICE'S):</b> <i>(where applicable – see policy schedule)</i></p> <p><b>8.1 Guardrisk Insurance Company Limited</b> <i>(where applicable – see policy schedule)</i> Physical Address: The MARC, Tower 2 129 Rivonia Road, Sandton Johannesburg, 2196 Telephone Nr: (011) 669 1000 <i>(Includes the Compliance Department)</i> <a href="http://www.guardrisk.co.za">Website: www.guardrisk.co.za</a></p> <p><b>8.2 AIG South Africa Ltd</b> <i>(where applicable – see policy schedule)</i> Physical Address: 88 Stella Street, Sandown Mews Sandton, 2196 Telephone Nr: (011) 551 8000 <i>(Includes the Compliance Department)</i> <a href="http://www.aig.com">Website: www.aig.com</a></p> <p><b>8.3 Santam</b> <i>(where applicable – see policy schedule)</i> Physical Address: 1 Sportica Crescent, Tyger Valley Bellville, 7530 Telephone Nr: (021) 915 7000 <i>(Includes the Compliance Department)</i> <a href="http://www.santam.co.za">Website: www.santam.co.za</a></p> <p><b>8.4 SASRIA (South African Special Risk Insurance Association)</b> <i>(where applicable – see policy schedule)</i> Physical Address: 36 Fricker Road, Illovo, Sandton, 2196 Telephone Nr: (011) 214 0800 <i>(Includes the Compliance Department)</i> <a href="mailto:contactus@sasria.co.za">E-mail: contactus@sasria.co.za</a> <a href="http://www.sasria.co.za">Website: www.sasria.co.za</a></p>
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**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)