

**CONTRACTORS ALL RISK
RENEWAL INVITATION**

Attention	: John Maggott	From	: Gavin Julius
Company	: John Maggott Insurance Brokers CC	Phone No.	: 0861 100 100
Email	: johnmagg@mweb.co.za	Fax No.	: 011 880 6857
Date	: 02/02/2021	E-mail	: gavinj@mirabilis.net
Policy Type	: Contractors All Risk - Annual	Frequency	: Annual - Monthly
Policy No.	: MZAR93705-CAR	No. Pages	: 12
Insured	: VALLEY ELECTRICAL CONTRACTORS (PTY) LTD and MDM ASSET INVESTMENTS CC, F.T.R.R. and I.		

CONFIDENTIALITY CAUTION

If you have received this communication in error please note that it is intended for the addressee only. It is privileged and confidential and dissemination or copying is prohibited. Please notify us immediately by telephone and return the original message to the above address.

Dear John Maggott,

We would like to thank you for your support during the past year. We are pleased to invite renewal from 01/05/2021 on the abovementioned policy.

Please refer to attached schedule for renewal terms and conditions.

We require the following information for renewal:

- Declaration from the Insured of Actual Turnover achieved during the past period of insurance.
- Estimated Annual Turnover for the upcoming period of insurance.
- Confirmation that the Maximum Contract Value - Maximum value any one insured contract is adequate for all the insured's contracts for the upcoming period of insurance.
- Please update the attached insured information Schedule.

Please take note of the following important stipulations:

- The above renewal terms are based on expiring underwriting information, claims history and terms and conditions.
- Please advise all material changes in the risk conditions. Should the risk conditions change, we reserve the right to amend terms and conditions.
- The renewal terms are based on claims advised and received as at the date of this communication. Should any new claims be advised after the date of this renewal letter, we reserve the right to amend renewal terms and conditions.
- Policy will be renewed as per attached terms and conditions and wording unless otherwise agreed in writing prior to renewal date.

We look forward to receiving your favourable response and should you have any queries, please do not hesitate to contact us.

Kind Regards,



Gavin Julius

On behalf of Mirabilis Engineering Underwriting Managers

Administrator	: Tasneem Jamie	Authorised By	: KIT Internal Processes
Print Date	: 02/02/2021	Page	: Page 1 of 12
PHYSICAL ADDRESS:	SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN, 8000	POSTAL ADDRESS:	PO BOX 2081, SAXONWOLD, 2132
TEL NO:	0861 100 100	FAX NO:	+27 11 880 6857
Reg. No:	2006/018854/07	VAT NO:	4440102095
GENERAL E-MAIL:	info@mirabilis.net	WEBSITE:	www.mirabilis.net
<small>CB MEYER (CEO), DIRECTORS: SA GRAHAM (EXECUTIVE), RJ MYERS (NON-EXECUTIVE), QM MATTHEW (NON-EXECUTIVE), JDV MELVILLE (NON-EXECUTIVE), HD NEL (NON-EXECUTIVE)</small>			

**CONTRACTORS' ALL RISKS - ANNUAL
RENEWAL INVITATION**

Policy Number : MZAR93705-CAR (replacing policy number MZAR11984)
Insured Name : VALLEY ELECTRICAL CONTRACTORS (PTY) LTD and MDM ASSET INVESTMENTS CC, F.T.R.R. and I.

INSURED

Insured : VALLEY ELECTRICAL CONTRACTORS (PTY) LTD and MDM ASSET INVESTMENTS CC, F.T.R.R. and I.
Insured Business : Electrical Contractor
Insured Address : 1 Sending Street
St Micheals
Brackenfell
7560
Insured VAT No : 415 025 5844
Company Registration No : CK 2015-104111-07 / CK 1998/054759/23
Insured Risk Description : New electrical installations & the wiring of container masts for Vodacom and MTN, including all related electrical works

BROKER

Broker : John Maggott Insurance Brokers CC
Agency Code : 2258428
FSP No : 016030
Tel No : 021 9300360

POLICY DETAILS

Policy Type : Annual
Payment Terms : Monthly
Original Inception Date : 01/10/2018
Period of Insurance From : 01/05/2021 To : 30/04/2022 Both dates inclusive
Renewal Date : 01/05/2022
Maximum Contract Period : 18 Months - maximum period any one insured contract at time of award
Territorial Limits : Republic of South Africa
Maintenance Period : 12 Months
Policy Currency : South African Rand (ZAR)
Applicable Wording : Mirabilis Standard Wording

ENDORSEMENT

Endorsement Date : 01/05/2021
Endorsement No : 7
Endorsement Reason : Policy renewed

SIGNED FOR AND ON BEHALF OF SANTAM



02 February 2021

By : _____
Gavin Julius

_____ Date

This Schedule forms part of the policy wording and must be read in conjunction with the applicable wording and endorsements.

Administrator : Tasneem Jamie

Print Date : Tuesday, February 02, 2021

Authorised By : KIT Internal Processes

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Insured Name : VALLEY ELECTRICAL CONTRACTORS (PTY) LTD and MDM ASSET INVESTMENTS CC, F.T.R.R. and I.

COVER AND PREMIUM SUMMARY

POLICY SECTIONS APPLICABLE	MONTHLY PREMIUM	ANNUAL PREMIUM
----------------------------	-----------------	----------------

Contractors All Risk - Estimated Turnover
Contractors Third Party Liability - Limit of Indemnity
SASRIA

Premium Summary

Risk Premium
SASRIA Premium

Total Premium

Total Payment Due

In terms of a ruling issued by SARS, this document constitutes an alternative to a tax invoice as contemplated in sections 20 (7) and 21 (5) of the VAT Act respectively.
VAT at 15.00% has been used to calculate the above shown values.
Deductibles are not subject to VAT

ENDORSEMENT PREMIUM SUMMARY

Endorsement Date : 01/05/2021
Endorsement Reason : Policy renewed

POLICY SECTIONS APPLICABLE	PRO RATA PREMIUM	MONTHLY PREMIUM
----------------------------	------------------	-----------------

Contractors All Risk - Estimated Turnover
Contractors Third Party Liability - Limit of Indemnity
SASRIA

Premium Summary

Risk Premium
SASRIA Premium

Total Premium

Total Payment Due

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CONTRACTORS ALL RISK

Estimated Turnover	:	Premium	:
Contract Value Escalation	:		
Deductibles	:		
Contract Value R0 to R 8 000 000	:	R 15,000 per event	In respect of loss or damage due to any cause
Contract Value R8 000 001 to R9 500 000	:	R 20,000 per event	In respect of loss or damage due to any cause
Contract Value R9 500 001 to R15 000 000	:	R 25,000 per event	In respect of loss or damage due to any cause
Contract Value R15 000 001 to R36 000 000	:	R 35,000 per event	In respect of loss or damage due to any cause

MEMORANDA

1. Insured Contracts

		Limit of Indemnity	Premium	Deductibles
2. Claims Preparation Costs	: R	50,438.60	Included	Not Applicable
3. Fire Brigade / Public Authority	: R	221,929.82	Included	Not Applicable
4. Professional Fees	: R	221,929.82	Included	Not Applicable
5. Removal of Debris	: R	50,438.60	Included	R 5,000 per event
6. Surrounding Property	: R	252,192.98	Included	R 5,000 per event

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CONTRACTORS THIRD PARTY LIABILITY

Liability Limit : R 15,000,000.00 Premium :
Deductible :
All Losses : R 20,000 per claim, per occurrence In respect of loss or damage due to any cause

MEMORANDA

1. Cross liabilities

	Limit of Indemnity	Premium	Deductibles
2. Underground Services	: R 15,000,000.00	Included	R 20,000 per claim, per occurrence

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ENDORSEMENT WORDINGS

Claims Preparation Costs

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will indemnify the Insured to include necessary and reasonable costs and expenses incurred by the Insured in producing and certifying any particulars or details contained in their books of account or other business books or documents or other such proofs information or evidence as may be required by the Insurers.

Provided that such costs and expenses shall not in respect of any single claim exceed the sum stated on the Schedule.

Fire Brigade / Public Authority

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will Indemnify the Insured should any public authority, empowered to do so charge the Insured for any costs arising from their activities in dealing with the consequences of an insured peril having operated, such costs shall be deemed to be damage to the Property Insured and will be payable in addition to any other payment for which the Insurers may be liable in terms of this insurance.

Provided that the Insurers will not indemnify the Insured for any amount in excess of the limit as stated on the Schedule.

Professional Fees

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon,

1. The Insurer shall indemnify the Insured in respect of professional fees and related costs necessarily incurred to rectify loss of or damage to Property Insured but not for preparing claims.
2. The amount payable for such fees shall not exceed that authorized under the scales of the respective institutions or bodies regulating such charges or the limit as stated on the Schedule, whichever is lower.

Removal of Debris - Defined Events

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, The Insurers will indemnify the Insured for:

1. any costs incurred in the dismantling demolition clearance or removal of silt or water or debris or wreck of the Property Insured and providing erecting and maintaining of any hoarding fences and similar structures required in making good or restoring the site to comply with the requirements of the contract or any statutory body or in protecting the property against further loss or damage following upon any loss or damage for which an indemnity is provided by this policy.
2. any architects' surveyors' quantity surveyors' consulting engineers' legal or other professional fees in connection with the replacement or reinstatement of the Property Insured but not in respect of any improvement or extension to such Property.

Provided that the liability of the Insurers shall not exceed the limit as stated in the Schedule.

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Surrounding Property

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Contract Works Section of this Policy shall be extended to cover loss of or damage to the existing property or property belonging to or held in care, custody or control of the Insured caused by or arising out of the construction or erection of the items insured under the Contract Works Section up to the limit stated on the Schedule.

The Insurers shall only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and the necessary safety measures have been taken.

The Insurers shall not indemnify the Insured for:

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

Cross Liability

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon the third party liability cover of the Policy shall apply to the insured parties named under Insured Name on the Schedule as if a separate policy had been issued to each party, provided that the Insurers shall not indemnify the Insured under this Endorsement in respect of liability for:

- loss of or damage to items insured or insurable under the Material Damage Section of the Policy, even if not recoverable due to an excess or any limit,
- fatal or non-fatal injury or illness of employees or workmen who are or could have been insured under COID and/or employers' liability insurance.

The Insurers' total liability in respect of the insured parties shall not however exceed in the aggregate for any one accident or series of accidents arising out of one event the limit of indemnity for Contractors Third Party Liability as stated on the Schedule.

Insured Contracts

All contracts and or work as stated in the Schedule as Insured Business and undertaken by or on behalf of the Insured but excluding:

1. the contract value at award exceeding the Contract Value as stated in the Schedule
2. contracts with a construction period which exceeds the maximum contract period as stated in the Schedule
3. contracts commenced prior to the inception date of this policy as stated in the Schedule
4. underground working of any colliery or mine
5. on an existing airport runway or airstrip or in or on any aircraft
6. in or on waterborne vessels
7. involving harbours, jetties, offshore pipelines, piers, wharfs, dams, canals, water channels, tunnels, shaft sinking and bridges over watercourses
8. involving the installation of plant intended for the processing of hydrocarbons
9. any works where a major wet/water or structural or subsidence/landslip or geological hazard are known to exist
10. power stations
11. thatch risks or sub-economic housing schemes

Unless agreed to in writing and endorsed on the Schedule.

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DISCLOSURE TO POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 37 OF 2002

IMPORTANT - PLEASE READ CAREFULLY

DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(this notice does not form part of your insurance contract or any other document)

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

1. ABOUT THE UNDERWRITING MANAGEMENT AGENCY

- a) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is a private company duly incorporated according to the company laws of the Republic of South Africa, company registration number 2006/018854/07.
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd has a binder agreement with Santam Limited in terms of which it receives a binder fee for managing the business on behalf of Santam Limited.
- b) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd does not have any financial interest in the Insurer.
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd receives 100% (one hundred per centum) of its fee income from Santam Limited.
Santam Limited has a shareholding in Mirabilis Underwriting Managers (Pty) Ltd.
- c) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is situated at:

Physical Address: 5 Cradock Avenue, Cradock Place, Rosebank, 2196
Postal Address: PO Box 2081, Saxonwold, 2132
Telephone Number: 0861 100 100 or +27 11 880 8200
Facsimile Number: +27 11 880 6857
E-mail: info@mirabilis.net
Website: www.mirabilis.net
FSP Number: 28190

- d) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is in possession of current Professional Indemnity Insurance.
- e) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is authorised to carry on business in respect of financial advisory services and intermediary services as a registered financial services provider under FAIS License number 28190 in respect of the following product categories:

Short-Term Insurance: Commercial Lines.

Type of products it is entitled to write: Property (Engineering)

- f) **Compliance Officer:** Natassja Jooste
Physical address: 25 Quantum Street, Technopark, Stellenbosch, South Africa
Telephone Number: T: + (27) 21 883 8000 C: + (27) 82 498 9162
Facsimile Number: 086 601 9872
E-mail: njooste@moonstonecompliance.co.za
- g) **Complaints Officer:** Mrs Gail Fry
Physical Address: 5 Cradock Avenue, Cradock Place, Rosebank, 2196
Telephone Number: 0861 100 100 or +27 11 880 8200
Facsimile Number: +27 11 880 6857
Postal Address: PO Box 2081, Saxonwold, 2132
E-mail: complaints@mirabilis.net

Should you be dissatisfied with the service provided, then you may contact the Compliance Officer or the Complaints Officer at the contact details provided above. In addition, the addresses of both the Registrar of Short-Term Insurance and the FAIS Ombud are provided should your complaint still not be satisfactorily resolved.

Please note that all complaints must be reduced to writing and any of our representatives will be able to provide you with a copy of our complaints procedure on request.

- h) HOW TO INSTITUTE A CLAIM:
- 1 You must notify your claim to Mirabilis Engineering Underwriting Managers within the time period stipulated in the policy wording.
 - 2 You may submit your claim to any of the addresses stipulated in 1(c) above;
 - 3 Claim forms will be sent to you, and these should be completed in full and returned for the attention of the claims officer to any of the addresses stipulated in 1 (c) above;
 - 4 Please ensure that you have all the relevant information as this will assist in the speedy settlement of your claim;
- i) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is mandated by the Insurer to act on its behalf.
- j) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd has representatives that are acting under supervision as defined in the Determination of Fit and Proper requirements.

2. ABOUT THE INSURER

- a) Santam Limited is a Registered Financial Services Provider. Company Registration Number 1918/001680/06.

SANTAM LIMITED

FSP Number: 003416
Physical Address: 1 Sportica Crescent, Tyger Valley, Bellville, 7530
Postal Address: PO Box 3881, Tyger Valley, 7536
Telephone Number: 021 915 7005
Facsimile Number: 021 914 0700
Website: www.santam.co.za

- b) For any compliance / non-compliance matter relating to FAIS you may contact:
 Compliance Department Santam Limited
 Postal Address: PO Box 3881, Tyger Valley, 7536
 Facsimile Number: 012 915 7149
- c) For any complaints relating to claims problems which are not satisfactorily resolved.
 Complaints Department Santam Limited
 Postal Address: PO Box 3881, Tyger Valley, 7536
 Telephone Number: 0860 702 725
 All complaints must be reduced to writing and Santam Limited will be able to provide you with a copy of its complaints procedure on request.
- d) All claims are dealt with in terms of the procedure outlined under the information of Mirabilis Engineering Underwriting Managers as in 1(h) above. Should you be dissatisfied with the manner in which your claim is being dealt with by Mirabilis Engineering Underwriting Managers, please contact either of the complaints officers listed above.
- e) Fees and commission payable
 Santam Limited remunerates the broker by way of commission as follows:
- 1 20% (twenty per centum) of the premium charged in respect of non motor policies.
 - 2 12.5% (twelve comma five per centum) of the premium charged in respect of motor policies
- f) The policies written constitute Short-term policies of insurance.
- g) The extent of the premium obligation which you assume as the policyholder is reflected on the front page of the schedule of insurance which is issued to you once your application for insurance has been accepted.
- h) Manner of Payment of Policies:
Annual Policies Paid Monthly:
 This is a monthly paid policy and it will be valid for a period of one calendar year. It is automatically renewed upon receipt of the premium charged, provided that the premium is received on or before the monthly anniversary of the inception date, which is the due date for payment. Non-payment by the due date, for whatever reason, will result in the policy lapsing on the last day of the preceding month.
Period of Grace for Premium Payment:
 Notwithstanding the conditions above, you shall be entitled to a period of 15 (fifteen) days from the premium due date reflected on the schedule of insurance in which to pay your premium. In the case of monthly policies, this period only applies from the second month of the currency of the policy.
Stop Payment of Premium:
 In respect of a monthly policy, if the premium is not paid on the date that it was due to be paid as a result of payment having been stopped by you, this policy will be cancelled from the date that the premium was due to be paid.
- i) In the event that the Insured is a policyholder that falls within the application of the Policyholder Protection Rules, issued under Section 55 of the Short-Term Insurance Act of 1998, and provided that the policy has a term longer than 31 days and no benefit has yet been paid or claimed or an event insured against under the policy has not yet occurred, the Insured is hereby provided with a 14 day cooling off period after the date of receipt of the policy contract from Mirabilis.

3. SHARING OF INSURANCE INFORMATION

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing you insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

4. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy you will be giving us your personal information that may be protected by data protections legislation, including but not only, the Protection of Personal Information Act, 2013 ("POPI"). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a) Process your personal information to
 - 1 Communicate information to you that you ask us for.
 - 2 Provide you with insurance services.
 - 3 Verify the information you have given us against any source or database.
 - 4 Compile non-personal statistical information about you.
 - b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
 - c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.
- You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

5. WAIVER OF RIGHTS

No Financial Services Provider, Underwriting Management Agent or Product Supplier may request or induce in any manner a client to waive any right or benefit conferred on the client by or in terms of any provisions of the General Code of Conduct, or recognise, accept or act on any such waiver by a client. Any such waiver is null and void.

6. CONFLICT OF INTEREST

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and the Policyholder Protection Rules, and have identified a potential conflict of interest that you should be aware of. MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is deemed to be an associate of Snyman & Van Der Vyver Financial Service (Pty) Ltd due to a qualifying shareholding in each company by Santam Limited. Snyman & Van Der Vyver Financial Service (Pty) Ltd receives no preferential treatment as a result of this association. We have not identified any further actual or potential conflicts of interest, either ownership interest, financial interest, third party relationships, associates or distribution channels as defined. We adopt a values based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Services Conduct Authority. A conflict of interest management policy is available to clients upon request.

7. PARTICULARS OF FAIS OMBUD

Name	The FAIS Ombud
Postal address	P O Box 7451, Lynwood Ridge, 0040
Physical Address	Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, Pretoria, 0048
Tel Number	012 762 5000 / 012 470 9080
Fax Number	012 348 3447 / 012 470 9097 / 086 764 1422
Email	info@faisombud.co.za
Website	www.faisombud.co.za

8. PARTICULARS OF SHORT-TERM INSURANCE OMBUD

Name	The Ombudsman for Short-Term Insurance
Postal address	PO Box 32334, Braamfontein, 2017
Physical Address	1 Sturdee Avenue, Cnr Bolton and Baker Roads, First Floor, Block B, Rosebank
Tel Number	011 726 8900 / 0860 726 890
Fax Number	011 726 5501
Email	info@osti.co.za
Website	www.osti.co.za

9. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE

Name	Registrar of Short-Term Insurance
Postal address	PO Box 35655, Menlo Park, 0102
Physical Address	Riverwalk Office Park, Block B, 41 Matroosberg Road (Corner Garsfontein and Matroosberg Roads), Ashlea Gardens, Extension 6, Menlo Park, Pretoria
Tel Number	012 428 8000 / 0800 20 37 22
Fax Number	012 347 6941
Website	www.fsca.co.za

10. OTHER MATTERS OF IMPORTANCE

- a) You must be informed of any material change to the information referred to in paragraphs 1 and 2 above.
- b) If the information above was given to you orally, it must be confirmed in writing within 30 (thirty) days.
- c) If any complaint to Mirabilis Engineering Underwriting Managers or Santam Limited is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance or the Short Term Insurance Ombud.
- d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failing of such a test, where voluntarily undertaken, may not be the sole reason for the repudiation of a claim.
- e) If your premium is paid by debit order:
 - 1 It may only be in favour of one person and may be not transferred without your approval;
 - 2 Santam Limited must inform you at least 31 (thirty one) days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- f) Santam Limited must give written reasons for rejecting your claim.
- g) Termination of your policy:

Only insofar as the Policyholder Protection Rules have application to this insurance policy, if the Insurer intends to terminate your policy because of circumstances other than due to –

 - 1 non-payment of a premium;
 - 2 a material change in the risk covered under the policy;
 - 3 where immediate termination is required in law;

the Insurer, despite any terms and conditions provided for in the policy, must give the policyholder at least 31 days written notice of the intended termination.
- h) Santam Limited may not cancel your insurance merely by informing Mirabilis Engineering Underwriting Managers and they must therefore ensure that the written cancellation notice has been sent to you by Mirabilis Engineering Underwriting Managers.
- i) You are entitled to a copy of the policy wording and policy schedule free of charge.

11. 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.

Do not be pressurised to buy the product.

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

I HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS DOCUMENT

SIGNATURE

FULL NAME

DATE