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Reg. N° 1990/001253/06; VAT N° 4360121331
An Authorised Financial Services Provider N° 1596
Website: www.lombardins.com

Company: **LOMBARD INSURANCE COMPANY LIMITED**

Policy No: LOM0000-42835

Office: 13 Hospitality

Broker: 00159 SATIB Insurance Brokers (Pty) Ltd - Hospitality
FSP Licence No: 16388

Product: Hospitality

The Insured: **THREE TREE HILL LODGE CC**

Postal Address: PO BOX 3534
LADYSMITH
KZN
3370

Territorial Limits: All premises as stated in each section owned or occupied or used by the insured for the purposes of the Business, all situated in the Republic of South Africa, Namibia, Botswana, Malawi, Zimbabwe, Lesotho, Swaziland and Mozambique.

The Business: GAME LODGE

Policy Inception Date: 1/05/2022

Period of Insurance: (a) From 1/05/2023 to 30/04/2024 (both dates inclusive).
(b) This policy is renewable on a MONTHLY basis.

Anniversary Date: 1/05/2024

SIGNED at Parktown on 25 April 2023.

On behalf of the Company

Lombard Insurance Company Ltd
(Registration No: 1990/001253/06)
(VAT No: 4360121331)

GENERAL EXCLUSIONS ADDENDUM

General Exclusions – Addendum to Cover

Communicable Disease (LMA5394)

Notwithstanding any provision to the contrary within this policy, this policy excludes any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism, where:

(a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

(b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

(c) the disease, substance or agent can cause or threaten damage to human health, welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Electronic Data

(a) Electronic Data

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

(i) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of electronic data from any cause whatsoever (including but not limited to computer virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Electronic data means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

Computer virus means a set of corrupting, harmful or otherwise unauthorised instructions or code including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.

(ii) However, in the event that a peril listed below results from any of the matters described in paragraph a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril.

Listed Perils

- Fire
- Explosion

(b) Electronic Data Processing Media Valuation

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:-

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the electronic data from back-up or from originals of a previous generation.

These costs will not include research and engineering nor any costs of recreating, gathering or assembling such electronic data. If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However this Policy does not insure any amount pertaining to the value of such electronic data to the Assured or any other party, even if such electronic data cannot be recreated, gathered or assembled.

Cyber Exclusion Clause

This Contract excludes any loss, damage, liability, claim, cost or expense directly or indirectly caused by, contributed to by, resulting

from, arising out of or in connection with a Cyber Incident.

For the purposes of this exclusion clause, any loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data shall not be considered as physical loss or damage and shall therefore, if directly occasioned by a Cyber Incident, not be recoverable hereunder.

Definitions:

(a) "Cyber Incident" shall include:

- (i) unauthorised or malicious acts regardless of time and place, or the threat or hoax thereof;
- (ii) malware or Similar Mechanism;
- (iii) programming or operator error whether by the insured or any other person or persons
- (iv) any unintentional or unplanned – wholly or partially – outage of the insured's Computer System not directly caused by physical loss or damage;

affecting access to, processing of, use of or operation of any Computer System or any Electronic Data by any person or group(s) of persons

(b) "Computer System" means any computer, hardware, information technology and communications system or electronic device, including any similar system or any configuration of the aforementioned and including any associated input, output or Electronic Data storage device, networking equipment or back up facility.

(c) "Electronic Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment

(d) "Malware or Similar Mechanism" means any programme code, programming instruction or other set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programmes, data files or operations (whether involving self-replication or not), including but not limited to "Virus", "Trojan Horses", "Worms", "Logic Bombs" or "Denial of Service Attack".

Detention, confiscation, and forfeiture

The Company shall not be liable for any loss, damage, cost (including but not limited to any legal cost), liability or expense directly or indirectly arising from detention, confiscation, nationalisation, forfeiture, attachment, impounding, capture, seizure, arrest, restraint, detainment or requisition, or any process thereof, whether in terms of a court order, or by customs, police, crime prevention units or other officials or authorities.

This exclusion shall not apply to damage discovered on the return of the property of the Insured if the Insured can provide evidence to the satisfaction of the Company that such detention, confiscation or requisition was unjust and without any offence being committed.

Pollution and contamination

This policy shall not cover any loss or damage due to contamination, pollution, soot, deposition, impairment with dust, chemical precipitation, adulteration, poisoning, impurity, epidemic and disease or due to any limitation or prevention of the use of objects because of hazards to health.

This exclusion does not apply if such loss or damage arises as a direct consequence of

(a) the perils:

- Fire, lightning, explosion, impact of aircraft
- Vehicle impact, sonic boom
- Accidental escape of water from any tank apparatus or pipe
- Riot, civil commotion, malicious damage
- Storm, hail
- Flood, inundation
- Earthquake
- Landslide, subsidence

- Snow pressure, avalanche
- Volcanic eruption

(b) physical damage of the type insured by this policy which occurred on the insured premises.

Mould and fungi

This policy shall not cover any loss or damage due to mould, mildew, fungus or spores, or due to any limitation or prevention of the use of objects because of hazards to health caused by mould, mildew, fungus or spores.

This exclusion does not apply if such loss or damage arises as a direct consequence of an insured event relating to

(a) the perils:

- Fire, lightning, explosion, impact of aircraft
- Vehicle impact, sonic boom
- Accidental escape of water from any tank apparatus or pipe
- Riot, civil commotion, malicious damage
- Storm, hail
- Flood, inundation
- Earthquake
- Landslide, subsidence
- Snow pressure, avalanche
- Volcanic eruption

(b) physical damage of the type insured by this policy which occurred on the insured premises and such loss or damage is first reported to the Company within six (6) months of the insured event.

Sanctions Limitation

The Company shall not be liable to provide any cover, pay any claim, provide any benefit or provide any indemnification under this policy if the Insured is listed, or is included by the respective authorities as a sanctioned, or prohibited entity or individual to do business with or indemnify, under the United Nations resolutions or any trade or economic sanctions, laws or regulations of the European Union, the United Kingdom, the United States of America or South Africa.

In addition to the above, the company shall not be liable to pay any claim or provide any benefit hereunder to the extent that any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or South Africa, prohibits the Company's reinsurer or reinsurers from providing insurance to the Company, notwithstanding that the Company itself is not so prohibited.

Theft by false pretences and fraud

This policy does not cover loss or damage resulting directly or indirectly from or in connection with any actual or purported exchange, cash or credit sale agreement including theft by trickery, false pretences and/or fraud.

Transmission and distribution lines

All transmission and distribution lines, including wires, cables, poles, pylons, standards, towers and any equipment of any type which may be attendant to such installations, including substations of any description, for the purpose of but not limited to transmission or distribution of electrical power, telephone or telegraph signals, and all communication signals whether audio or visual.

This exclusion applies to above ground equipment which is more than 1500m (one thousand five hundred meters) from an insured structure, with the exception of hospitality type risks where this exclusion applies to all equipment other than those on or within 7500 meters (Seven thousand five hundred meters) of an insured structure.

This exclusion applies both to physical loss or damage to the equipment and all business interruption, consequential loss, and/or other contingent losses related to transmission and distribution lines, other than contingent property damage and/or contingent business interruption losses (including expenses), arising from loss and/or damage to lines of third parties.

Consequential Loss

The material damage section/s of this policy; does/do not insure delay, loss of market or consequential loss of any description, other than specifically provided for.

Physical Damage Provision applying to Business Interruption Cover and Contingent Business Interruptions Extensions

Notwithstanding any condition, provision, extension and endorsement to the contrary contained in the policy wording and/or the policy schedule, this does not cover any loss, damage (physical or financial), liability, claim, cost or expense of whatsoever nature, or any consequential loss directly or indirectly caused by, contributed by, relating to, resulting from, arising out of or in connection with and regardless of any other cause or event (including, but not limited to, any act of lawfully recognized authority in relation to closure, restriction or prevention of access) contributing concurrently or in any other sequence, any Business Interruption or Consequential Loss/es cover unless arising from the physical loss or physical damage to property directly caused by an insured peril as per the Defined Events stated under the applicable sections/s of this policy.

All sections and extensions that provide for such a claim, loss, damage/s, costs or expenses are hereby amended accordingly.

If the Insurer alleges that, by reason of this General Provision, any claim, loss, damage, cost, or expense is not covered, the burden of providing to the contrary shall rest on the Insured.

The above exclusion is effective as below:

New Business: Effective 1 July 2022

Current / Existing Business: Effective 1 October 2022

We do not compensate you for any claims where there is no physical damage to your property. (Personal Lines Cover. If applicable / if cover selected.)

Notwithstanding any provision of this policy including any exclusion, exception or extension or any other provision which would otherwise override a general exception, this policy does not cover any legal liability, loss, damage, cost or expense whatsoever of any consequential loss directly or indirectly caused by, arising out of, resulting from, in consequence of, in any way involving or to the extent contributed to by any loss/es unless arising from the physical loss of or physical damage to the tangible insured property caused by an insured peril as provided for under insured events.

Physical damage is understood to mean a detrimental change in tangible property substance through physical, chemical or biological impact.

For the avoidance of doubt, a pure loss of use, such as the inability to use or restrictions in the use of an insured building, household goods or an insured object, as well as the simple non-functioning of an object shall not constitute physical damage.

All sections and extensions noted in your policy as not requiring such physical damage, are hereby amended accordingly.

If we allege that, by reason of this General Provision, any claims, loss, damage, cost or expense is not covered, the burden of proving otherwise shall rest on you.

Policy No: **LOM0000-42835**
 Insured: **THREE TREE HILL LODGE CC**

Policy Sections In Force	Additional Premium	Monthly/Renewal Premium	Refund Premium
Property	0.00	4,091.37	0.00
Business Interruption	0.00	798.60	0.00
Public Liability - Claims Made	0.00	480.00	0.00
Electronic Equipment	0.00	564.98	0.00
Houseowners (Buildings)	0.00	437.78	0.00
Householders Contents	0.00	146.74	0.00
Business All Risks	0.00	93.44	0.00
Claims Preparation Costs	0.00	0.00	0.00
Total Premium	0.00	6,612.91	0.00
(VAT included in premium)	0.00	862.55	0.00
(Commission included)	0.00	1,322.59	0.00
Fees			
Insurer Fee	0.00	0.00	0.00
Broker Fee	0.00	0.00	0.00
(VAT included in fees)	0.00	0.00	0.00
SASRIA	0.00	1,214.84	0.00
(VAT included in SASRIA)	0.00	158.46	0.00
(Commission Included)	0.00	145.74	0.00
TOTAL	0.00	7,827.75	0.00

- (1) 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.
LOMBARD INSURANCE COMPANY LIMITED, Reg No: 1990/001253/06, VAT No: 4360121331.
- (2) All sums insured and premiums are inclusive of VAT at 15%.
- (3) Policy wordings are attached only in respect of those sections shown as insured in this index.
- At first issue of this policy (or any section thereof) please check to ensure that all pages of all included sections are contained in this document.
 - At renewal or revision, policy wordings will not be re-issued. This schedule will be updated and re-issued as necessary together with any section schedule, which may have changes.
 - Wherever endorsements appear on any schedule page these shall be subject otherwise to the Terms, Exceptions and Conditions of the Policy.

THIS PREMIUM NOTIFICATION IS A SUMMARY OF ALL TRANSACTIONS FOR THE MONTH OF MAY 2023 AND SUPERCEDES ANY PREVIOUS INVOICES FOR THIS MONTH.

SASRIA Computation

Name of Insured: THREE TREE HILL LODGE CC

Section	SI / Ann Prem	Rate	Premium
F1			
Houseowners (Buildings)			
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage	2,626,694	0.000363%	9.53
Householders Contents			
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage	440,227	0.000363%	1.60
	3,066,921		11.13

SASRIA Coupon Minimum

Architects and other professional fees - 15% of sum insured	-250,000		-7.26
Capital additions - 15% of sum insured	-250,000		-7.26
Escalator clause	-250,000		-7.26
Inflation clause	-250,000		-7.27

Property

Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 1 Staff Quarters	690,863	0.002906%	20.08
Loss of Rent	172,716	0.002906%	5.02
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 2 - Office, Reception, TV Room, 1 St	1,049,209	0.002906%	30.49
Loss of Rent	262,302	0.002906%	7.62
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 3 - Main Building	1,372,044	0.002906%	39.87
Loss of Rent	343,011	0.002906%	9.97
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 4 - Carport & Workshop	193,700	0.002906%	5.63
Loss of Rent	48,425	0.002906%	1.41
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 5 - 6 x Chalets @ equal value	968,834	0.002906%	28.15
Loss of Rent	242,209	0.002906%	7.04
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building - Kiplings Family Cottage	1,957,547	0.002906%	56.89
Loss of Rent	489,387	0.002906%	14.22
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building Church Hills	1,760,913	0.002906%	51.17
Loss of Rent	440,228	0.002906%	12.79
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room	278,810	0.002906%	8.10
Loss of Rent	69,703	0.002906%	2.03
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room	44,022	0.002906%	1.28
Loss of Rent	11,006	0.002906%	0.32
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Staff Carport	44,022	0.002906%	1.28
Loss of Rent	11,006	0.002906%	0.32
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Burchells Cottage	2,301,192	0.002906%	66.87
Loss of Rent	575,298	0.002906%	16.72
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Library Wine Cellar	2,370,926	0.002906%	68.90
Loss of Rent	592,732	0.002906%	17.22
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ 6 x Chalet Contents	1,331,689	0.002906%	38.70
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Kiplings Family Cottage	220,113	0.002906%	6.40
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents Church Hills	390,335	0.002906%	11.34
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Office, Reception, TV Room, 1 S	306,692	0.002906%	8.91
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Tack Room & Managers Room	132,069	0.002906%	3.84
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Carport & Workshop	293,485	0.002906%	8.53
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Burchells Cottage	767,064	0.002906%	22.29
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents of Library - wine R130.000 and b	1,249,132	0.002906%	36.30
10% Buildings	1,303,208	0.002906%	37.87
Inflation clause	1,433,529	0.002906%	41.66
Capital additions - 15% of sum insured	2,658,400	0.002906%	77.25
Architects and other professional fees - 15% of sum insured	2,658,400	0.002906%	77.25
Electronic Equipment			
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Mercer computer:Serial Number: 909UXTC	4,500	0.002906%	0.13
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Internet Infrastructure with microwave an	6,000	0.002906%	0.17
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air 15" s/n: COM49RMF5VF	14,000	0.002906%	0.41
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ AIR MACBOOK 13 INCH s/n: SFVFCX44RJ1	18,098	0.002906%	0.53
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ IPAD 64GB s/n: DN6GW633DFJ3	12,499	0.002906%	0.36
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air (M1,2020) Apple M1 Memor	18,999	0.002906%	0.55
Business All Risks			
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Xerox printer:Serial Number:VCG7X56356	22,425	0.002906%	0.65

Claims Preparation Costs

Material Damage	50,000	0.002906%	1.45
000	50,000	0.002906%	1.45
	<u>28,230,740</u>		<u>820.38</u>

GP**Business Interruption**

Item 1 Gross profit (Difference basis)	5,989,500	0.006400%	383.33
	<u>5,989,500</u>		<u>383.33</u>

TOTAL SASRIA**1,214.84**

Property

End	Details	Sum Insured
999	Premises	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 1 Staff Quarters Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R690,863
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 2 - Office, Reception, TV Room, 1 Staff & Bathroom Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R1,049,209
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 3 - Main Building Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R1,372,044
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 4 - Carport & Workshop Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R193,700
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 5 - 6 x Chalets @ equal value Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R968,834
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building - Kiplings Family Cottage Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R1,957,547
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building Church Hills Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R1,760,913
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No Emergency Home/Office Assistance No Appliance Warranty No	R278,810
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room Roof Construction: Standard - Wall Construction: Standard Emergency Medical Services (EMS) No	R44,022

	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Staff Carport		R44,022
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Burchells Cottage		R2,301,192
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Library Wine Cellar		R2,370,926
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ 6 x Chalet Contents		R1,331,689
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Kiplings Family Cottage		R220,113
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents Church Hills		R390,335
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Office, Reception, TV Room, 1 Staff & Bathroom		R306,692
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Tack Room & Managers Room		R132,069
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Carport & Workshop		R293,485
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	

999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Burchells Cottage		R767,064
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents of Library - wine R130.000 and books R900.000		R1,249,132
	Roof Construction: Standard - Wall Construction: Standard		
	Emergency Medical Services (EMS)	No	
	Emergency Home/Office Assistance	No	
	Appliance Warranty	No	
1	PQ Premises		
1	Loss of rent sasria 25%	Yes	
999	Escalator clause		
999	10% Buildings		R1,303,208
999	Inflation clause		
999	-		R1,433,529
	Extensions	Included	
999	Alcohol and beverage - leakage of liquor	Yes	R25,000
999	All Other Contents	Yes	R10,000
1	Cost of demolition and clearing - 25% of sum insured	Yes	
999	Damage caused by guests	Yes	R25,000
999	Death of Guard Dogs	Yes	R20,000
1	Subsidence and landslip	No	
1	Subsidence and Landslip Limited Cover	Yes	
999	Damage to landscaped gardens & water features	Yes	R50,000
999	Damage by wild animals (Excluding baboons)	Yes	R50,000
999	Deterioration of refrigerated stock	Yes	R25,000
999	Evacuation costs - Fire & Flood	Yes	R50,000
1	Fire extinguishing and prevention charges - All resonable costs incurred	Yes	R100,000
999	Death of Fish Stock	Yes	R25,000
999	External signs, blinds, canopies	Yes	R50,000
999	Flood prevention charges	Yes	R20,000
999	Loss of documents	Yes	R10,000
1	Riot and strike (other than RSA and Namibia)	No	
999	Malicious Damage	Yes	R25,000
1	Fatal Injury - 2 nominated persons required to incept cover	Yes	R10,000
1	Rent - 25% of sum insured	Yes	
1	Temporary removal - 15% of sum insured	Yes	
1	Tentants	Yes	
1	Theft of fixtures and fittings	Yes	
1	Theft or attempted theft - Included subject to forcible and violent entry	Yes	
999	Property at exhibitions and/or trade shows	Yes	R50,000
999	Search and rescue costs	Yes	R50,000
1	Water, gas, electricity and/or sewerage reticulation systems	Yes	
999	Sub - Section D: Liability - Limit of indemnity	Yes	R1,000,000
999	Death of Horses	Yes	R20,000
999	Loss of Water	Yes	R10,000
999	Powersurge	Yes	R100,000
999	Removal of Trees	Yes	R10,000
1	Public supply connections	Yes	
1	Public authorities' requirements	Yes	

1	Municipal plans scrutiny fees	Yes	
1	Impact damage	Yes	
999	Damage by medical emergencies	Yes	R10,000
999	Post Mortem Cleaning & Optional Extensions	Yes	R10,000
999	Removal of Bees	Yes	R10,000
999	Goods in the Open	Yes	R30,000
Optional Extensions			
1	Average: Day One Basis (non-adjustable)		
1	Escalation		
1	Inflation		
1	Leakage of sprinkler/drencher systems or fire extinguishing installations/appliances		

Additional SASRIA Extensions			
1	Claims Preparation Costs	No	R NIL
999	Capital additions - 15% of sum insured	Yes	R2,658,400
1	Professional Fees	No	R NIL
999	Architects and other professional fees - 15% of sum insured	Yes	R2,658,400
1	Debris Removal	No	R NIL
1	Security Costs (Imminent Danger)	No	R NIL
1	Security Costs (Post-loss)	No	R NIL
1	Updating of Sprinkler System	No	R NIL
1	Fire Protection System Update	No	R NIL
1	Statutory Duties	No	R NIL
1	Import Surcharges	No	R NIL
1	Acquisition Limits	No	R NIL
1	Differences in condition limits	No	R NIL
1	Accumulation of Motor Vehicles/Static Risk	No	R NIL

999 **FIRST AMOUNTS PAYABLE**

999 Basic: R1,500
Storm / Wind / Water / Hail /Flood: 5% of claim, minimum R1,500 maximum R50,000.00
Geysers & damage caused by geysers: 10% of claim, min R1,000
Lightning/ Power surge: 10% of claim minimum R2,000

LIGHTNING / SURGE:

No indemnity for loss of or damage to electronic equipment arising from lightning or power surge will be provided unless surge arrestors are installed on the insured premises on all data lines, power supplies and to electronic distribution boards.

1 **Emergency Medical Services (EMS)**
The Call Centre provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance Service Providers who will assist with a medical emergency. The services include: - Medical Advice - Medical Referrals - Emergency Medical Transportation - Call Forwarding Service - Medical; Air Support Assistance

1 **Emergency Home/Office Assistance**
The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with home emergencies. Please refer to brochure for full covers provided.

1 **Contact number: 0861 115 049 or 083 384 0391**

1 **Appliance Warranty**
The facilitation of this service is only applicable to the following appliances: - Refrigeration/ freezer units - Washing machines - Dishwashers - Tumble dryers - Stoves - Microwaves The Call Centre will facilitate a maximum of 3 incidents per annum and a co-payment of R322 Incl. VAT per incident will be applicable.

999 **MEMORANDUM**

999 **Hereby noted Power Surge cover will be limited to R150 000.00 in annual aggregate across all sections of the policy.**

Cover provided by this section is subject to the insured complying with all relevant statutes, by laws and or legislation pertaining to the type of business conducted and or sector within which the insured business operates.

LIMITS PER GEYSER

100L - R9, 380

150L - R9, 450

200L - R11, 800

250L - R18, 900

Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed.

If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
- 2) be maintained in a good working condition by a competent service provider
- 3) be serviced and inspected in accordance with the manufacturer's specifications every year
- 4) have signage indicating its location
- 5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

RENTALS:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

LEAKAGE:

Precedent to the Company's Liability for the payment of a fire claim, the Insured must submit to Insurers the current ASIB (Automatic Sprinkler Inspection Bureau) certificate of compliance in respect of the Sprinkler System(s) installed at the premises

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed at the premises in accordance with SANS 10313 standards and that the installations are tested and certified annually at the start of lightning season, with records of testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens.

It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:

Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.

VALUATION OF WORKS OF ART CLAUSE:

The basis for the application of average and for the settlement of any loss or damage in respect of works of art and antiques shall be the value as certified by a professional valuator.

ELECTRICAL WIRING & CONNECTIONS:

It is a condition precedent to liability of the policy that all electrical wiring near/ in/ or close to thatch roofing must be placed in plastic conduits and that all electrical connections must be in accordance with SANS 10142 code of practice and must be installed by a qualified electrician.

KITCHEN EXTRACTION MAINTENANCE:

It shall be a condition precedent to liability on the policy sections Fire, Buildings Combined, Office Contents, Business Interruption, Computer, Houseowners and Householders that all the following requirements have been met:

- 1) Every kitchen must have an extraction system installed in accordance with the SANS 1850: 2003 code of practices, specifications and/or standards and any subsequent amendments thereto.
- 2) The extraction ducting must be professionally cleaned after every six consecutive months.
- 3) The extraction filters and gas burners in use must be thoroughly cleaned on a weekly basis and a register of these cleaning activities must be updated at every occasion.

HOUSEKEEPING:

It shall be a condition precedent to liability on the policy sections Fire, Buildings Combined, Office Contents, Business Interruption and Computer that all the following requirements have been met:

- 1) All internal waste bins must be cleared daily into external waste bins and such external waste bins must be located away from the buildings and cleared atleast once a week.
- 2) All combustible and ignition sources must be stored separately and atleast one metre apart.
- 3) All gangways and/or walkways must be cleared of any obstructions.
- 4) All reasonable steps must be taken to ensure a safe, clean and non-hazardous working environment.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Business Interruption

End	Details	Item	Sum Insured
1	Premises		
999	Item 1 Gross profit (Difference basis)		R5,989,500
1	Item 2 Gross rentals		
1	Item 3 Revenue		
1	Item 4 Additional increase in cost of working		
1	Item 5 Wages (Number of weeks basis) Number of weeks		
1	Item 6 Fines and Penalties for breach of contract		
1	Item 8 Cancellation of Bookings		
1	Claims Preparation Costs		
1	Indemnity Period : 12 Months		
Definitions		Included	
1	Uninsured costs (difference basis) : PURCHASES LESS DISCOUNTS ALLOWED, DISCOUNTS RECEIVED & BAD DEBTS	Yes	
1	Insured standing charges (addition basis)	No	
Extensions and Clauses			
999	Suppliers/Subcontractors (specified) - 25% of sum insured : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Suppliers/Subcontractors (unspecified) - 25% of sum insured : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Prevention of access - Extended cover : 24 Hour Time Excess / 3 Month Indemnity Period	No	
999	Prevention of access (Insured Premises) - 50km with a maximum of R20m : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Customers (specified) : 24 Hour Time Excess / 3 Month Indemnity Period	No	
999	Public Utilities - Insured perils - 75% of sum insured, max R20m : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Public Telecommunications Suppliers - Insured perils - 75% of sum insured, max R20m : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Loss of Tourist Attraction : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R5,000,000
999	Description of attraction/s		
999	Description of attraction/s : 24 Hour Time Excess / 3 Month Indemnity Period.		
	Attraction: Nature Reserve and Safari experience.		
	Nature Reserve and Safari experience.		
999	Loss of Aesthetic Attraction : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R5,000,000
999	Accountants	Yes	R25,000
999	Bush Fire / Loss of game extension : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R1,000,000
999	Loss of Liquor Licence extension : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R5,000,000
999	Ventilation Failure Extension : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R20,000
999	Auxillary Power Failure Extension : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R5,000,000
999	Fines & Penalties for breach of contract : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R5,000,000
999	Murder, suicide and food poisoning : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R1,000,000
999	Bilking : 48 Hour Time Excess / 3 Month Indemnity Period	Yes	R20,000
999	Cancellation of bookings : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	R25,000
Extensions to other premises being:			
999	Storage, transit and vehicle : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
999	Contract sites : 24 Hour Time Excess / 3 Month Indemnity Period	Yes	
Optional Extensions			
1	Bomb evacuation - 10% of sum insured	Yes	

999 Staff stay-away : 24 Hour Time Excess / 3 Month Indemnity Period
999 Surrounding property : 24 Hour Time Excess / 3 Month Indemnity Period

1 **FIRST AMOUNTS PAYABLE**

999 **MEMORANDUM**

999 NOTE: Extensions under the Section are limited to an Indemnity Period of 3 Months.

NOTE: Loss of Aesthetic Attraction: Nature Reserve and Safari experience.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Public Liability - Claims Made

End	Details		Limit of Indemnity
1	BASIS OF COVER : Claims Made		
999	Limit of indemnity : Retro-active date: 01.05.2011		R20,000,000
999	Food and Drink Extension	Yes	R1,000,000
1	Products Liability	Yes	
1	Passenger Liability	No	
999	Relocation Costs	Yes	R25,000
999	Breakout of wild animals extension (damage to perimeter fencing)	Yes	R250,000
1	Hunting Liability extension	No	
	Statutory Legal Defence costs	Included	
999	(i) per event	Yes	R250,000
999	(ii) per annual period of insurance	Yes	R1,000,000
	Wrongful arrest and defamation	Included	
999	(i) per event	Yes	R250,000
999	(ii) per annual period of insurance	Yes	R1,000,000
	Visitors/Guest effects	Included	
999	(i) per event	Yes	R50,000
999	(ii) per annual period of insurance	Yes	R1,000,000
999	Spread of Fire Extension	Yes	R1,000,000
999	Gratuitous Advice	Yes	R1,000,000
999	Employers Liability	Yes	R1,000,000
999	Damage by Wild Animals	Yes	R250,000
1	Sub-contractors	Yes	
1	Car Parks	Yes	
1	Cross Liability	Yes	
999	Emergency Medical Expenses	Yes	R50,000
999	Incidental Medical Malpractice	Yes	R1,000,000
1	Tenants	Yes	
1	Tool of Trade	Yes	
1	Acquisitions and new businesses		
1	Extended reporting period		
1	Member to member		
999	FIRST AMOUNTS PAYABLE		
999	(a) Basics - R7,500		
	(b) Spread of Fire - R25,000		
	(c) Breakout of Wildlife - R20,000		

999 **MEMORANDUM**

999 Hereby noted cover is issued on a claims made basis with worldwide jurisdiction however excluding USA & Canada.

Activities / Facilities:

Liability arising out of any operations and / or activities undertaken at the premises or in the course of the business and which differ from the original occupation disclosed and as stated on the policy and / or which have not been specifically disclosed to the company are hereby specifically excluded

DISCLAIMER NOTICE BOARDS

It shall be a condition precedent to liability that the following requirements are met;

All Disclaimer Notices must comply with the requirements of the Consumer Protection Act, 2008 (CPA) and any other relevant Law or By-Law.

All Disclaimer Notice Boards must be prominently displayed at the entrance of the premises and at any other points of reasonable necessity to make the guest / visitor aware of any hazards which shall include but are not limited to; swimming pool(s), steps, stairs, glass doors, wild game/ animals, rivers, dams, cliff edge, slippery rocks etc.).

FOOD AND DRINK EXTENSION WORDING:

The Company will indemnify the Insured's legal liability for claims made against the Insured for accidental bodily injury of and/or accidental property damage to any third party, which occurs during the period of insurance, and arises out of poisoning by or foreign or deleterious matter in food or drink supplied by the insured specified in the Policy. Provided always that the Insured shall at all times take every possible precaution to prevent the sale or supply of any food or drink which may be contaminated, subject to the limits of liability as stated in the schedule.

PUBLIC LIABILITY

(Kindly note what is applicable to your operation as these conditions are written into our wording. If you are unable to comply for any reason, please advise us upfront so that we can negotiate with Underwriters on your behalf.)

Accommodation Providers

Waivers

- All guest (or parents in the case of minors) must be requested to sign and date indemnity waiver forms.
- These forms must be retained by the Insured.

Ability of Staff

- All staff must be fully qualified in accordance with any recognised or legal requirement for the activities offered,
- All staff must have a reasonable amount of experience in the activities offered.

Condition of Venue

- Regular checks must be carried out by management to ensure that any obvious areas of danger are well monitored.

Diary Recording/Log Book

- A diary or log recording the full details any incident which may give rise to a claim must be maintained

Lodge in a Big Five area

Waivers

- All guest (or parents in the case of minors) must be requested to sign and date indemnity waiver forms.
- These forms must be retained by the Insured.

Ability of Staff

- All staff must be fully qualified in accordance with any recognised or legal requirement for the activities offered,
- All staff must have a reasonable amount of experience in the activities offered.

Briefing of Guests

- Guides must brief guests on the activity and provide a safety talk at all times prior to any activity taking place.

Condition of Venue

- Regular checks must be carried out by management to ensure that any obvious areas of danger are well monitored.

Guest Safety

- A guide or staff member must accompany guests back to their units at night should the guests' units are located away from the main buildings.

Diary Recording/Log Book

- A diary or log recording the full details any incident which may give rise to a claim must be maintained

Activities in a Big Five area

Waivers

- All participants (or parents in the case of minors) must be requested to sign and date waiver forms.
- These forms must be retained by the Insured.

Ability of Guides

- The guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered.
- Guides must have a reasonable amount of experience in the activities offered.

Briefing of Guests

- Guides must brief guests on the activity and provide a safety talk at all times prior to any activity taking place.

Communication & Recording

- Guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the base camp, head office, lodge, hotel or emergency services at all time.

Safety Equipment

- Guides must supply guests with all safety equipment that would be reasonably required for that specific activity
- Guides must carry any further safety or emergency equipment that they could reasonably foresee would be required for the specific activity should there be an accident or incident.

Condition of Equipment

- All equipment, whether used by guides or guests, must be kept in safe working order.
- Equipment must be checked by an authorised individual prior to use to ensure that it is functioning correctly.

Diary Recording/Log Book

- A diary or log recording the full details any incident which may give rise to a claim must be maintained

Horse riding

Waivers

- All participants (or parents in the case of minors) must be requested to sign and date indemnity waiver forms.
- These forms must be retained by the Insured.

Ability of Instructors/Guides

- The instructors or guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered.
- The instructors or guides must have a reasonable amount of experience in the activities offered.

Ability of Riders

- Instructors or guides must test and be satisfied that all riders are able to stop, start, steer and trot the horse prior to participating in any rides away from the premises.

Communication & Recording

- Instructors or guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the base camp, head office, lodge, hotel or emergency services at all time.
- Instructors or guides must carry a first aid kit at all times and have easy access to basic first aid items.
- Instructors or guides must carry a digital or disposable camera at all times, for the purpose of recording any incidents.

Jumping

- No jumping by participants shall be permitted until the instructor or guide is satisfied that the participant is experienced enough to do so.

Animal Records

A record of each animal must to be kept including the following:

- Photograph
- Height
- Colour
- Age
- Where and when it was obtained from, and if sold, details of sale

Welfare of Horses

No horses may be ridden if they are suffering from:

- Saddle sores
- Pressure points
- Wither problems
- Split mouths
- Lumps, bumps or cuts

Diary Recording/Log Book

- A diary or log recording the full details any incident which may give rise to a claim must be maintained

Minimum Age

- No children under 4 years of age
- No children under 12 years of age in big 5 area
- No children under 12 years of age in area with free roaming lions

Protective Clothing

- Protective headgear must be worn by all participants
- Protective footwear must be worn by all participants

Quad bikes

Waivers

- All participants (or parents in the case of minors) must be requested to sign and date indemnity waiver forms.
- These forms must be retained by the Insured.

Ability of Instructors/Guides

- The instructors or guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered.
- The instructors or guides must have a reasonable amount of experience in the activities offered.

Ability of Riders

- Instructors or guides must test and be satisfied that all riders are able to stop, start, steer and go forward prior to participating in any rides away from the premises.

Communication & Recording

- Instructors or guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the

base camp, head office, lodge, hotel or emergency services at all time.

- Instructors or guides must carry a first aid kit at all times and have easy access to basic first aid items.
- Instructors or guides must carry a digital or disposable camera at all times, for the purpose of recording any incidents.

Quad bike Records

A record of each bike must be kept including the following:

- Photograph
- Engine capacity / size
- Registration number if applicable
- Colour
- Age
- Where and when it was obtained from, and if sold, details of sale

Condition of bikes

- No bikes may be ridden if they are not in working order.
- Each bike must be checked by an authorised individual prior to use to ensure that it is functioning correctly.

Diary Recording/Log Book

- A diary or log recording the full details any incident which may give rise to a claim must be maintained

Minimum Age

- No children under 4 years of age
- No children under 12 years of age in big 5 area
- No children under 12 years of age in area with free roaming lions, elephant, rhino or buffalo/

Protective Clothing

- Protective headgear must be worn by all participants
- Protective footwear must be worn by all participants

Mountain bikes

Crash helmets

- A crash helmet must be worn by the cyclist

Daily Checks

- Daily checks of the mountain bike must be carried out by the Insured to ensure that it is in full working order.

Trampolines

Notice to users

- A notice must be placed alongside the trampoline stating that use of the trampoline is at the risk of the user and that the Insured accepts no liability for any accident or injury as a result of the use of the trampoline.

Water craft

Daily checks

- The Insured must carry out daily checks of the watercraft

Intoxicated persons

- No watercraft may be rented to or used by intoxicated persons

Children under 12

- Children under the age of 12 are not allowed on any watercraft without an accompanying adult

Lifejackets

- The appropriate life jackets must be worn by all persons on watercraft, except in respect of watercraft designed for speeds less than 15 km/h.

Wellness Centre / Spa

Treatments

- Treatments are restricted to facials, massages and other treatments of a similar nature.
- Procedures, including but not limited to back or neck adjustments and other medical type procedures are excluded.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Electronic Equipment

End	Details		Sum Insured
1	Premises:		
1	Rhenoster Fontein Farm, Bergville, KZN, 3370 Roof Construction: Standard - Wall Construction: Standard		
Sub- Section A: Material Damage			
Property Insured			
Description of Equipment			
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Mercer computer: Serial Number: 909UXTC2A625		R4,500
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Internet Infrastructure with microwave antennae		R6,000
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air 15" s/n: COM49RMF5VF		R14,000
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ AIR MACBOOK 13 INCH s/n: SFVFCX44RJ1WKL		R18,098
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ IPAD 64GB s/n: DN6GW633DFJ3		R12,499
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air (M1,2020) Apple M1 Memory 8 GB		R18,999
Sub- Section B: Consequential Loss			
999	1. Increased cost of Working - indemnity period : 3 Months	Yes	R10,000
999	2. Reinstatement of Data	Yes	R10,000
Extensions			
999	Additional Claims Preparation Cost	No	R25,000
1	Incompatibility cover	No	
1	Telkom access line	No	
1	Alarm Required		
1	Subject to specific condition (burglar alarm)	No	
999	Powersurge	Yes	R25,000
Additional SASRIA Extensions			
1	Rent	No	R NIL
1	Capital Additions and Flunctuations - 25% of sum insured	No	R NIL
1	Architects and Professional Fees - 15% of sum insured	No	R NIL
1	Express Delivery and Overtime - 15% of sum insured	No	R NIL
1	Clearance Costs - 15% of sum insured	No	R NIL
1	Debris Removal	No	R NIL
1	Disposal of Salvage	No	R NIL
1	Security Costs (Imminent Danger)	No	R NIL
1	Security Costs (Post-loss)	No	R NIL
1	Updating of Sprinkler System	No	R NIL
1	Fire Extinguishing	No	R NIL
1	Fire Protection System Update	No	R NIL
1	Search and Recovery	No	R NIL
1	Goods in the Open	No	R NIL
1	Statutory Duties	No	R NIL
1	Import Surcharges	No	R NIL
1	Acquisition Limits	No	R NIL

1	Differences in condition limits	No	R NIL
1	Property in the course of construction	No	R NIL
1	Accumulation of Motor Vehicles/Static Risk	No	R NIL
1	Additional Premises	No	R NIL

999 **FIRST AMOUNTS PAYABLE**

999 Sub-Section A: 10% of loss, minimum R500, subject to a minimum of R1,000 iro Theft/Lightning and Power Surge

Portable Electronic Equipment: 10% of loss, minimum of R750.00

Sub-Section B: Time Excess iro increased cost of working - 24 Hours

Reinstatement of data: as per Sub-section A (unless specified differently below)

Power Surge: 10% of claim, min R2,500.00

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence.

999 **MEMORANDUM**

999 **Hereby noted Power Surge cover will be limited to R150 000.00 in annual aggregate across all sections of the policy.**

PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

LAPTOPS & PORTABLE ELECTRONIC DEVICES:

Specific Exception 8.1D is deleted in respect of Laptops and Portable devices.

Laptops and Portable devices extend to worldwide cover.

Subject otherwise to the terms and conditions of the policy.

EFFECTIVE DATE

New Business No 1 : 01/05/2022

Effective No 999 : 01/05/2023

Houseowners (Buildings)

End	Details	Sum Insured
999	Premises	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage Roof Construction: Standard - Wall Construction: Standard	R2,626,694
1	Construction (Standard / Non-standard) : Standard Construction	

Extensions

999	Power Surge: Protected R25,000	Yes	R25,000
1	Power Surge: Unprotected R20,000 per event / R30,000 per annum	Yes	R20,000
1	Subsidence and landslip	Yes	
1	Subsidence and landslip - Limited Cover	Yes	
1	Loss of Water	Yes	
999	Theft of External Fixtures & Fittings	Yes	R5,000
999	Removal of Fallen Trees: R5,000 per event & R10,000 per annum	Yes	
999	Theft of external Fixtures & fittings: R5,000 per event & R10,000 per annum	Yes	
999	Damage by Wild Animals	Yes	R100,000
999	Damage to landscape gardens & water features	Yes	R25,000
999	Loss of water : Conditions apply	Yes	R10,000
999	Damage caused by medical emergencies	Yes	R10,000
999	Environmentally friendly goods in the open	Yes	R15,000

999 FIRST AMOUNTS PAYABLE

999 Basic: 10% of claim, minimum R1, 000 maximum R10, 000
 Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.
 Power Surge: 10% of claim, min R2,500.00

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence maximum R10,000

999 **MEMORANDUM**

999 **LIMITS PER GEYSER**

100L - R9, 380
150L - R9, 450
200L - R11, 800
250L - R18, 900

Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed.

If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
- 2) be maintained in a good working condition by a competent service provider
- 3) be serviced and inspected in accordance with the manufacturer's specifications every year
- 4) have signage indicating its location
- 5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s)) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed in accordance with SANS standards at the premises and that the installations are tested and certified every 36 Months, with records of such testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens.

It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:

Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Householders Contents

End	Details	Sum Insured
999	Premises	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage Roof Construction: Standard - Wall Construction: Standard	R440,227
1	Construction (Standard / Non-standard)	

Extensions

999	Subsidence and landslip	No	
1	Subsidence and landslip - Limited Cover	Yes	
999	Alarm Required	No	
1	Subject to specific condition (burglar alarm)	No	
999	Power Surge: Protected R25,000	Yes	R25,000
1	Power Surge: Unprotected R20,000 per event / R30,000 per annum	Yes	R20,000
999	Guest Property : 1% of Sum Insured	Yes	
999	Staff property : 1% of Sum Insured	Yes	
999	Keys : 0.5% of Sum Insured	Yes	
999	Refrigerator and deep freeze contents : 1% of Sum Insured	Yes	
999	Goods in the open	Yes	R10,000
999	Medical emergencies (repairs to damaged property)	Yes	R10,000
999	Environmentally friendly equipment in the open	Yes	R15,000

999 FIRST AMOUNTS PAYABLE

999 Basic: 10% of claim, minimum R1, 000 maximum R10, 000
Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2, 000 per occurrence maximum R10, 000.

999 **MEMORANDUM**

999 **THEFT:**

Theft or attempted theft is not covered unless accompanied by visible forcible and/or violent (or threat of violence) entry or exit from the building when the premises are unoccupied by residents, staff or guests.

JEWELLERY/WATCHES:

Cover by this section is subject to the insured item(s) being in a locked safe when not being worn
Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn.

A valuation certificate will be required for each item with a value of R10, 000 or higher.

PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

OPEN FIRE (Chimney(s)) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
- 2) be maintained in a good working condition by a competent service provider
- 3) be serviced and inspected in accordance with the manufacturer's specifications every year
- 4) have signage indicating its location
- 5) be properly installed, free of obstructions and accessible at all times

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

HOLE IN ONE - If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognised golf club we will pay R2,500 on written confirmation by the secretary of the club.

BOWLS FULL HOUSE - If the insured as part of a rink (team of four) and on written confirmation by the secretary of the hosting club scores a full house (all eight woods to count) whilst playing in any district or national competition played under the auspices of Bowls South Africa. We will pay a maximum amount of R2, 500.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Business All Risks

End	Details	Sum Insured
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999	Property Description	
999	Rhenoster Fontein Farm, Bergville, KZN, 3370	R22,425
	Kyocera printer Serial Number:VCG7X56356	

Extensions and Clauses

1	Replacement value condition	Yes	
999	Increased cost of Working	Yes	R5,000
1	Riot and strike (other than RSA and Namibia)	No	
999	Alarm Required	No	
1	Subject to specific condition (burglar alarm)	No	

999 FIRST AMOUNTS PAYABLE

999 Basic: 10% of claim, minimum R750

999 MEMORANDUM

999 PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

BURGLAR ALARM WARRANTY:

It is hereby noted that the burglar alarm condition is applicable when the items are situated at / on the insured premises when unoccupied.

TOOLS/EQUIPMENT:

Theft is strictly subject to the items being locked away when not in use or overnight.
Limit per Item 25% of Sum Insured unless noted otherwise.

JEWELLERY/WATCHES:

Cover by this section is subject to the insured item(s) being in a locked safe when not being worn
Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn.
A valuation certificate will be required for each item with a value of R10, 000 or higher.

GENERATOR:

Theft is strictly subject to the generator either being;
(a) securely bolted down
(b) caged
(c) securely locked away overnight

DRONES:

Loss and/or damage cover provided under this section for Drones, Quadcopters and other aerial devices is only applicable to the static risk i.e. when the specified item is not in flight.
It is further noted that all Liability cover is specifically excluded in respect of drones, quadcopters and other aerial devices.

RIFLES / SPORTS EQUIPMENT:

Cover is excluded whilst being used for the purpose for which they are designed.

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

Claims Preparation Costs

End	Details		Sum Insured
1	Premises		
999	Material Damage	Yes	R50,000
999	Business Interruption	Yes	R50,000
1	Money	No	
1	Goods in Transit	No	
1	Theft	No	
1	Motor	No	
1	Accidental Damage	No	
1	Machinery Breakdown	No	
1	Other	No	
1	Additional Claims Preparation Costs	No	

1 **FIRST AMOUNTS PAYABLE**

1 **MEMORANDUM**

EFFECTIVE DATE

New Business No 1 : 01/05/2022
Effective No 999 : 01/05/2023

SASRIA Coupon Minimum

End	Ref	Y/N	SI/L	Rate	Premium	SASRIA
*** F2 - Free Extensions *** [1/05/2023]						-29.05
EFFECTIVE DATE	Endorsement No 999 : 1/05/2023					
TOTALS					0.00	-29.05

Property

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 1 Staff Quarters [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			690,863	0.2000	115.14	25.10
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 2 - Office, Reception, TV Room, 1 Staff & Bathroom [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			1,049,209	0.2000	174.87	38.11
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 3 - Main Building [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			1,372,044	0.2000	228.67	49.84
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 4 - Carport & Workshop [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			193,700	0.2000	32.28	7.04
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 5 - 6 x Chalets @ equal value [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			968,834	0.2000	161.47	35.19
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building - Kiplings Family Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			1,957,547	0.2000	326.26	71.11
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building Church Hills [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			1,760,913	0.2000	293.49	63.96
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			278,810	0.2000	46.47	10.13
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%			44,022	0.2000	7.34	1.60

999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Staff Carport [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	44,022	0.2000	7.34	1.60
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Burchells Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	2,301,192	0.2000	383.53	83.59
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Library Wine Cellar [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	2,370,926	0.2000	395.15	86.12
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ 6 x Chalet Contents [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	1,331,689	0.4000	443.90	38.70
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Kiplings Family Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	220,113	0.4000	73.37	6.40
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents Church Hills [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	390,335	0.4000	130.11	11.34
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Office, Reception, TV Room, 1 Staff & Bathroom [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	306,692	0.4000	102.23	8.91
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Tack Room & Managers Room [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	132,069	0.4000	44.02	3.84
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Carport & Workshop [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	293,485	0.4000	97.83	8.53
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Burchells Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	767,064	0.4000	255.69	22.29
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents of Library - wine R130.000 and books R900.000 [1/05/2023] Roof Construction:Standard - Wall Construction:Standard Loss of Rent: 25% Escalation: Current insurance period: 0% Escalation: Further reinstatement period: 0%	1,249,132	0.4000	416.38	36.30
1	>>>PQ Premises				

1	Loss of rent sasria 25%	Yes				
999	>>>Escalator clause: 10% Buildings [1/05/2023]		1,303,208	0.1000	108.60	37.87
999	>>>Inflation clause [1/05/2023]		1,433,529	0.0500	59.73	41.66
	*** Extensions *** <Included>					
999	Alcohol and beverage - leakage of liquor [1/05/2023]	Yes	25,000			
999	All Other Contents [1/05/2023]	Yes	10,000			
1	Cost of demolition and clearing - 25% of sum insured	Yes				
999	Damage caused by guests [1/05/2023]	Yes	25,000			
999	Death of Guard Dogs [1/05/2023]	Yes	20,000			
1	Subsidence and landslip	No				
1	Subsidence and Landslip Limited Cover	Yes				
999	Damage to landscaped gardens & water features [1/05/2023]	Yes	50,000			
999	Damage by wild animals (Excluding baboons) [1/05/2023]	Yes	50,000			
999	Deterioration of refrigerated stock [1/05/2023]	Yes	25,000			
999	Evacuation costs - Fire & Flood [1/05/2023]	Yes	50,000			
1	Fire extinguishing and prevention charges - All resonable costs incurred	Yes	100,000			
999	Death of Fish Stock [1/05/2023]	Yes	25,000			
999	External signs, blinds, canopies - [1/05/2023]	Yes	50,000			
999	Flood prevention charges - [1/05/2023]	Yes	20,000			
999	Loss of documents [1/05/2023]	Yes	10,000			
1	Riot and strike (other than RSA and Namibia)	No				
999	Malicious Damage [1/05/2023]	Yes	25,000			
1	Fatal Injury - 2 nominated persons required to incept cover -	Yes	10,000			
1	Rent - 25% of sum insured	Yes				
1	Temporary removal - 15% of sum insured	Yes				
1	Tentants	Yes				
1	Theft of fixtures and fittings	Yes				
1	Theft or attempted theft - Included subject to forcible and violent entry	Yes				
999	Property at exhibitions and/or trade shows [1/05/2023]	Yes	50,000			
999	Search and rescue costs [1/05/2023]	Yes	50,000			
1	Water, gas, electricity and/or sewerage reticulation systems	Yes				
999	Sub - Section D: Liability - Limit of indemnity [1/05/2023]	Yes	1,000,000			
999	Death of Horses - [1/05/2023]	Yes	20,000			
999	Loss of Water [1/05/2023]	Yes	10,000			
999	Powersurge - [1/05/2023]	Yes	100,000	2.2500	187.50	
999	Removal of Trees [1/05/2023]	Yes	10,000			
1	Public supply connections	Yes				
1	Public authorities' requirements	Yes				
1	Municipal plans scrutiny fees	Yes				
1	Impact damage	Yes				
999	Damage by medical emergencies - [1/05/2023]	Yes	10,000			
999	Post Mortem Cleaning & Optional Extensions - [1/05/2023]	Yes	10,000			
999	Removal of Bees [1/05/2023]	Yes	10,000			
999	Goods in the Open [1/05/2023]	Yes	30,000			
	*** Optional Extensions ***					
1	>>>Average: Day One Basis (non-adjustable)					
1	>>>Escalation					
1	>>>Inflation					
1	>>>Leakage of sprinkler/drencher systems or fire extinguishing installations/appliances					
	*** Additional SASRIA Extensions ***					
1	Claims Preparation Costs	No				
999	Capital additions - 15% of sum insured [1/05/2023]	Yes	2,658,400			77.25
1	Professional Fees	No				
999	Architects and other professional fees - 15% of sum insured [1/05/2023]	Yes	2,658,400			77.25
1	Debris Removal	No				
1	Security Costs (Imminent Danger)	No				
1	Security Costs (Post-loss)	No				
1	Updating of Sprinkler System	No				
1	Fire Protection System Update	No				

1	Statutory Duties	No
1	Import Surcharges	No
1	Acquisition Limits	No
1	Differences in condition limits	No
1	Accumulation of Motor Vehicles/Static Risk	No

*** FIRST AMOUNTS PAYABLE ***

Basic: R1,500
Storm / Wind / Water / Hail / Flood: 5% of claim, minimum R1,500 maximum R50,000.00
Geysers & damage caused by geysers: 10% of claim, min R1,000
Lightning/ Power surge: 10% of claim minimum R2,000

LIGHTNING / SURGE:

No indemnity for loss of or damage to electronic equipment arising from lightning or power surge will be provided unless surge arrestors are installed on the insured premises on all data lines, power supplies and to electronic distribution boards.

- 1 *** Emergency Medical Services (EMS) ***
*** The Call Centre provides immediate access to a team of dedicated nurses and paramedics, together with a national complement of accredited medical assistance Service Providers who will assist with a medical emergency. The services include: - Medical Advice - Medical Referrals - Emergency Medical Transportation - Call Forwarding Service - Medical; Air Support Assistance ***
- 1 *** Emergency Home/Office Assistance ***
*** The Call Centre provides immediate access to a team of dedicated case managers, together with a national complement of accredited assistance service providers who will assist with home emergencies. Please refer to brochure for full covers provided. ***
- 1 *** Contact number: 0861 115 049 or 083 384 0391 ***
- 1 *** Appliance Warranty ***
*** The facilitation of this service is only applicable to the following appliances: - Refrigeration/ freezer units - Washing machines - Dishwashers - Tumble dryers - Stoves - Microwaves The Call Centre will facilitate a maximum of 3 incidents per annum and a co-payment of R322 Incl. VAT per incident will be applicable. ***

*** MEMORANDUM ***

Hereby noted Power Surge cover will be limited to R150 000.00 in annual aggregate across all sections of the policy .

Cover provided by this section is subject to the insured complying with all relevant statutes, by laws and or legislation pertaining to the type of business conducted and or sector within which the insured business operates.

LIMITS PER GEYSER

100L - R9, 380

150L - R9, 450

200L - R11, 800

250L - R18, 900

Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed.

If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.

2) be maintained in a good working condition by a competent service provider

3) be serviced and inspected in accordance with the manufacturer s specifications every year

4) have signage indicating its location

5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

RENTALS:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

LEAKAGE:

Precedent to the Company s Liability for the payment of a fire claim, the Insured must submit to Insurers the current ASIB (Automatic Sprinkler Inspection Bureau) certificate of compliance in respect of the Sprinkler System(s) installed at the premises

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed at the premises in accordance with SANS 10313 standards and that the installations are tested and certified annually at the start of lightning season, with records of testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens.

It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:

Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.

- 1 Acquisitions and new businesses
 - 1 Extended reporting period
 - 1 Member to member
- *** FIRST AMOUNTS PAYABLE *****

- (a) Basics - R7,500
- (b) Spread of Fire - R25,000
- (c) Breakout of Wildlife - R20,000

***** MEMORANDUM *****

Hereby noted cover is issued on a claims made basis with worldwide jurisdiction however excluding USA & Canada.

Activities / Facilities:

Liability arising out of any operations and / or activities undertaken at the premises or in the course of the business and which differ from the original occupation disclosed and as stated on the policy and / or which have not been specifically disclosed to the company are hereby specifically excluded

DISCLAIMER NOTICE BOARDS

It shall be a condition precedent to liability that the following requirements are met;
All Disclaimer Notices must comply with the requirements of the Consumer Protection Act, 2008 (CPA) and any other relevant Law or By-Law.
All Disclaimer Notice Boards must be prominently displayed at the entrance of the premises and at any other points of reasonable necessity to make the guest / visitor aware of any hazards which shall include but are not limited to; swimming pool(s), steps, stairs, glass doors, wild game/ animals, rivers, dams, cliff edge, slippery rocks etc.).

FOOD AND DRINK EXTENSION WORDING :

The Company will indemnify the Insured's legal liability for claims made against the Insured for accidental bodily injury of and/or accidental property damage to any third party, which occurs during the period of insurance, and arises out of poisoning by or foreign or deleterious matter in food or drink supplied by the insured specified in the Policy. Provided always that the Insured shall at all times take every possible precaution to prevent the sale or supply of any food or drink which may be contaminated, subject to the limits of liability as stated in the schedule.

*** PUBLIC LIABILITY (Kindly note what is applicable to your operation as these conditions are written into our wording. If you are unable to comply for any reason, please advise us upfront so that we can negotiate with Underwriters on your behalf.) Accommodation Providers Waivers - All guest (or parents in the case of minors) must be requested to sign and date indemnity waiver forms. - These forms must be retained by the Insured. Ability of Staff - All staff must be fully qualified in accordance with any recognised or legal requirement for the activities offered, - All staff must have a reasonable amount of experience in the activities offered. Condition of Venue - Regular checks must be carried out by management to ensure that any obvious areas of danger are well monitored. Diary Recording/Log Book - A diary or log recording the full details any incident which may give rise to a claim must be maintained Lodge in a Big Five area Waivers - All guest (or parents in the case of minors) must be requested to sign and date indemnity waiver forms. - These forms must be retained by the Insured. Ability of Staff - All staff must be fully qualified in accordance with any recognised or legal requirement for the activities offered, - All staff must have a reasonable amount of experience in the activities offered. Briefing of Guests - Guides must brief guests on the activity and provide a safety talk at all times prior to any activity taking place. Condition of Venue - Regular checks must be carried out by management to ensure that any obvious areas of danger are well monitored. Guest Safety - A guide or staff member must accompany guests back to their units at night should the guests units are located away from the main buildings. Diary Recording/Log Book - A diary or log recording the full details any incident which may give rise to a claim must be maintained Activities in a Big Five area Waivers - All participants (or parents in the case of minors) must be requested to sign and date waiver forms. - These forms must be retained by the Insured. Ability of Guides - The guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered. - Guides must have a reasonable amount of experience in the activities offered. Briefing of Guests - Guides must brief guests on the activity and provide a safety talk at all times prior to any activity taking place. Communication & Recording - Guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the base camp, head office, lodge, hotel or emergency services at all time. Safety Equipment - Guides must supply guests with all safety equipment that would be reasonably required for that specific activity - Guides must carry any further safety or emergency equipment that they could reasonably foresee would be required for the specific activity should there be an accident or incident. Condition of Equipment - All equipment, whether used by guides or guests, must be kept in safe working order. - Equipment must be checked by an authorised individual prior to use to ensure that it is functioning correctly. Diary Recording/Log Book - A diary or log recording the full details any incident which may give rise to a claim must be maintained Horse riding Waivers - All participants (or parents in the case of minors) must be requested to sign and date indemnity waiver forms. - These forms must be retained by the Insured. Ability of Instructors/Guides - The instructors or guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered. - The instructors or guides must have a reasonable amount of experience in the activities offered. Ability of Riders - Instructors or guides must test and be satisfied that all riders are able to stop, start, steer and trot the horse prior to participating in any rides away from the premises. Communication & Recording - Instructors or guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the base camp, head office, lodge, hotel or emergency services at all time. - Instructors or guides must carry a first aid kit at all times and have easy access to basic first aid items. - Instructors or guides must carry a digital or disposable camera at all times, for the purpose of recording any incidents. Jumping - No jumping by participants shall be permitted until the instructor or guide is satisfied that the participant is experienced enough to do so. Animal Records A record of each animal must be kept including the following: - Photograph - Height - Colour - Age - Where and when it was obtained from, and if sold, details of sale Welfare of Horses No horses may be ridden if they are suffering from: - Saddle sores - Pressure points - Wither problems - Split mouths - Lumps, bumps or cuts Diary Recording/Log Book - A diary or log recording the full details any incident which may give rise to a claim must be maintained Minimum Age - No children under 4 years of age - No children under 12 years of age in big 5 area - No children under 12 years of age in area with free roaming lions Protective Clothing - Protective headgear must be worn by all participants - Protective footwear must be worn by all participants Quad bikes Waivers - All participants (or parents in the case of minors) must be requested to sign and date indemnity waiver forms. - These forms must be retained by the Insured. Ability of Instructors/Guides - The instructors or guides must be fully qualified in accordance with any recognised or legal requirement for the activities offered. - The instructors or guides must have a reasonable amount of experience in the activities offered. Ability of Riders - Instructors or guides must test and be satisfied that all riders are able to stop, start, steer and go forward prior to participating in any rides away from the premises. Communication & Recording - Instructors or guides must carry a mobile / satellite phone or radio with them to ensure that they are in constant contact with the base camp, head office, lodge, hotel or emergency services at all time. - Instructors or guides must carry a first aid kit at all times and have easy access to basic first aid items. - Instructors or guides must carry a digital or disposable camera at all times, for the purpose of recording any incidents. Quad bike Records A record of each bike must be kept including the following: - Photograph - Engine capacity / size - Registration number if applicable - Colour - Age - Where and when it was obtained from, and if sold, details of sale Condition of bikes - No bikes may be ridden if they are not in working order. - Each bike must be checked by an authorised individual prior to use to ensure that it is functioning correctly. Diary Recording/Log Book - A diary or log recording the full details any incident which may give rise to a claim must be maintained Minimum Age - No children under 4 years of age - No children under 12 years of age in big 5 area - No children under 12 years of age in area with free roaming lions, elephant, rhino or buffalo/ Protective Clothing - Protective headgear must be worn by all participants - Protective footwear must be worn by all participants Mountain bikes Crash helmets - A crash helmet must be worn by the cyclist Daily Checks - Daily checks of the mountain bike must be carried out by the Insured to ensure that it is in full working order. Trampolines Notice to users - A notice must be placed alongside the trampoline stating that use of the trampoline is at the risk of the user and that the Insured accepts no liability for any accident or injury as a result of the use of the trampoline. Water craft Daily checks - The Insured must carry out daily checks of the watercraft Intoxicated persons - No watercraft may be rented to or used by intoxicated persons Children under 12 - Children under the age of 12 are not allowed on any watercraft without an accompanying adult Lifejackets - The appropriate life jackets must be worn by all persons on watercraft, except in respect of watercraft designed for speeds less than 15 km/h. Wellness Centre / Spa Treatments - Treatments are restricted to facials, massages and other treatments of a similar nature. - Procedures, including but not limited to back or neck adjustments and other medical type procedures are excluded. ***

EFFECTIVE DATE Endorsement No 1 : 1/05/2022
 Endorsement No 999 : 1/05/2023

TOTALS 21,000,000 480.00 0.00

Electronic Equipment

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
1	>>>Premises:: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Roof Construction:Standard - Wall Construction:Standard *** Sub- Section A: Material Damage *** *** Property Insured *** *** Description of Equipment ***						
999	>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Mercer computer: Serial Number: 909UXTC2A625 [1/05/2023]				4,500	4.0000	15.00 0.13
999	>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Internet Infrastructure with microwave antennae [1/05/2023]				6,000	4.0000	20.00 0.17
999	>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air 15" s/n: COM49RMF5VF [1/05/2023]				14,000	10.0000	116.67 0.41
999	>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ AIR MACBOOK 13 INCH s/n: SFVFCX44RJ1WKL [1/05/2023]				18,098	10.0000	150.82 0.53
999	>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ IPAD 64GB s/n: DN6GW633DFJ3 [1/05/2023]				12,499	10.0000	104.16 0.36

Houseowners (Buildings)

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard				2,626,694	0.2000	437.78 9.53
1	Construction (Standard / Non-standard): Standard Construction *** Extensions ***						
999	Power Surge: Protected R50,000 [1/05/2023]		Yes		25,000		
1	Power Surge: Unprotected R20,000 per event / R30,000 per annum		Yes		20,000		
1	Subsidence and landslip		Yes				
1	Subsidence and landslip - Limited Cover		Yes				
1	Loss of Water		Yes		10,000		
999	Theft of External Fixtures & Fittings [1/05/2023]		Yes		5,000		
999	Removal of Fallen Trees: R5,000 per event & R10,000 per annum [1/05/2023]		Yes				
999	Theft of external Fixtures & fittings: R5,000 per event & R10,000 per annum [1/05/2023]		Yes				
999	Damage by Wild Animals [1/05/2023]		Yes		100,000		
999	Damage to landscape gardens & water features [1/05/2023]		Yes		25,000		
999	Loss of water: Conditions apply [1/05/2023]		Yes		10,000		
999	Damage caused by medical emergencies [1/05/2023]		Yes		10,000		
999	Environmentally friendly goods in the open [1/05/2023]		Yes		15,000		

***** FIRST AMOUNTS PAYABLE *****

Basic: 10% of claim, minimum R1, 000 maximum R10, 000

Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.

Power Surge: 10% of claim, min R2,500.00

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence maximum R10,000

***** MEMORANDUM *****

LIMITS PER GEYSER

100L - R9, 380
150L - R9, 450
200L - R11, 800
250L - R18, 900

Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed.

If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
- 2) be maintained in a good working condition by a competent service provider
- 3) be serviced and inspected in accordance with the manufacturer's specifications every year
- 4) have signage indicating its location

5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed in accordance with SANS standards at the premises and that the installations are tested and certified every 36 Months, with records of such testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens.

It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:

Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished properly after use.

EFFECTIVE DATE

Endorsement No 999 : 1/05/2023

Endorsement No 1 : 1/05/2022

TOTALS

2,626,694

437.78

9.53

Householders Contents

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
999	>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage [1/05/2023] Roof Construction:Standard - Wall Construction:Standard			440,227	0.4000	146.74	1.60
1	Construction (Standard / Non-standard) *** Extensions ***						

999	Subsidence and landslip [1/05/2023]	No	
1	Subsidence and landslip - Limited Cover	Yes	
999	Alarm Required [1/05/2023]	No	
1	Subject to specific condition (burglar alarm)	No	
999	Power Surge: Protected R50,000 [1/05/2023]	Yes	25,000
1	Power Surge: Unprotected R20,000 per event / R30,000 per annum	Yes	20,000
999	Guest Property: 1% of Sum Insured [1/05/2023]	Yes	
999	Staff property: 1% of Sum Insured [1/05/2023]	Yes	
999	Keys: 0.5% of Sum Insured [1/05/2023]	Yes	
999	Refrigerator and deep freeze contents: 1% of Sum Insured [1/05/2023]	Yes	
999	Goods in the open [1/05/2023]	Yes	10,000
999	Medical emergencies (repairs to damaged property) [1/05/2023]	Yes	10,000
999	Environmentally friendly equipment in the open [1/05/2023]	Yes	15,000
999	[1/05/2023]	Yes	

*** FIRST AMOUNTS PAYABLE ***

Basic: 10% of claim, minimum R1, 000 maximum R10, 000

Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2, 000 per occurrence maximum R10, 000.

*** MEMORANDUM ***

THEFT:

Theft or attempted theft is not covered unless accompanied by visible forcible and/or violent (or threat of violence) entry or exit from the building when the premises are unoccupied by residents, staff or guests.

JEWELLERY/WATCHES:

Cover by this section is subject to the insured item(s) being in a locked safe when not being worn
 Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn.
 A valuation certificate will be required for each item with a value of R10, 000 or higher.

PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

OPEN FIRE (Chimney(s) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

- All fire fighting equipment must;
- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
 - 2) be maintained in a good working condition by a competent service provider
 - 3) be serviced and inspected in accordance with the manufacturer s specifications every year
 - 4) have signage indicating its location
 - 5) be properly installed, free of obstructions and accessible at all times

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

HOLE IN ONE - If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognised golf club we will pay R2,500 on written confirmation by the secretary of the club.

BOWLS FULL HOUSE - If the insured as part of a rink (team of four) and on written confirmation by the secretary of the hosting club scores a full house (all eight woods to count) whilst playing in any district or national competition played under the auspices of Bowls South Africa. We will pay a maximum amount of R2, 500.

EFFECTIVE DATE Endorsement No 999 : 1/05/2023
Endorsement No 1 : 1/05/2022

TOTALS **440,227** **146.74** **1.60**

Business All Risks

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
999	>>>Property Description: Rhenoster Fontein Farm, Bergville, KZN, 3370 Kyocera printer Serial Number: VCG7X56356 [1/05/2023] *** Extensions and Clauses ***				22,425	5.0000	93.44 0.65
1	Replacement value condition		Yes				
999	Increased cost of Working [1/05/2023]		Yes	5,000			
1	Riot and strike (other than RSA and Namibia)		No				
999	Alarm Required [1/05/2023]		No				
1	Subject to specific condition (burglar alarm)		No				
	*** FIRST AMOUNTS PAYABLE ***						

Basic: 10% of claim, minimum R750

***** MEMORANDUM *****

PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

BURGLAR ALARM WARRANTY:

It is hereby noted that the burglar alarm condition is applicable when the items are situated at / on the insured premises when unoccupied.

TOOLS/EQUIPMENT:

Theft is strictly subject to the items being locked away when not in use or overnight.
Limit per Item 25% of Sum Insured unless noted otherwise.

JEWELLERY/WATCHES:

Cover by this section is subject to the insured item(s) being in a locked safe when not being worn
Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn.
A valuation certificate will be required for each item with a value of R10, 000 or higher.

GENERATOR:

Theft is strictly subject to the generator either being:
(a) securely bolted down
(b) caged
(c) securely locked away overnight

DRONES:

Loss and/or damage cover provided under this section for Drones, Quadcopters and other aerial devices is only applicable to the static risk i.e. when the specified item is not in flight.
It is further noted that all Liability cover is specifically excluded in respect of drones, quadcopters and other aerial devices.

RIFLES / SPORTS EQUIPMENT:

Cover is excluded whilst being used for the purpose for which they are designed.

EFFECTIVE DATE Endorsement No 999 : 1/05/2023
Endorsement No 1 : 1/05/2022

TOTALS **22,425** **93.44** **0.65**

Claims Preparation Costs

End	Details	Ref	Y/N	SI/L	Rate	Premium	SASRIA
1	>>>Premises						
999	Material Damage [1/05/2023]		Yes	50,000			1.45
999	Business Interruption [1/05/2023]		Yes	50,000			1.45
1	Money		No				

1	Goods in Transit	No
1	Theft	No
1	Motor	No
1	Accidental Damage	No
1	Machinery Breakdown	No
1	Other	No
1	Additional Claims Preparation Costs	No

*** FIRST AMOUNTS PAYABLE ***

*** MEMORANDUM ***

EFFECTIVE DATE Endorsement No 1 : 1/05/2022
 Endorsement No 999 : 1/05/2023

TOTALS		100,000	0.00	2.90
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DISCLOSURE BY LOMBARD COMMERCIAL
A DIVISION OF LOMBARD INSURANCE COMPANY LIMITED

Lombard Insurance Company Ltd is a licensed Financial Services Provider in terms of the Financial Advisory and Intermediary Services (FAIS) Act and is required to make the following disclosures in terms of that Act, which also governs aspects of the way it does business. One of the aspects is that you are able to make informed decisions. There are also responsibilities to you, our client. This document deals with both aspects.

FINANCIAL SERVICE PROVIDER'S INFORMATION

Business name	Lombard Insurance Company Ltd (Insurance License) Physical address 4th Floor, 22 Wellington Road, Parktown,2193 Postal address PO Box 1411, Killarney, 2193 Website www.lombardins.com
Trade name	Lombard Insurance Company Ltd
Registration number	1990/001253/06
Financial Services Provider no.	1596
Compliance Officer	Customer satisfaction and retention of your business is vital to us and has been one of the tenets of our ongoing success. Feedback on our service is always appreciated (both negative and positive) and we'd appreciate it if you would please refer initial problems (if any) to the representative handling your account or to their superior. If you cannot achieve satisfaction please don't hesitate to contact our representative's manager or our Compliance Officer: Compliance : E-mail compliance@lombardins.com Complaints : E-mail complaints@lombardins.com Telephone number 011 551 0600 Fax number 011 551 0603
Financial Categories for which Lombard Insurance Company Ltd is licensed to render financial services	1.2. A Short-term insurance Personal Lines – Advice 1.2. B Short-term insurance Personal Lines – Intermediary services 1.6. A Short-term insurance Commercial Lines – Advice
Guarantees and insurances	Lombard Insurance Company Ltd holds professional indemnity and fidelity cover

REMUNERATION AND OTHER CONSIDERATIONS RECEIVED BY THE FINANCIAL SERVICE PROVIDER

The Rand amount of fees and commissions earned or paid by us to intermediaries or service providers are disclosed in your policy schedule and/or debit notes.

Take Note:

1. You are required to pay the premium on or before the inception date or renewal date or on receipt of our debit in respect of endorsements, otherwise no cover applies.
2. Incorrect or non-disclosure by you of relevant facts may result in rejection of your claims. This includes any facts (or omissions) which increase the risk of loss or damage and includes facts indicating you may have financial problems, etc. This duty to disclose remains your responsibility and continues right up to inception or renewal date of your covers and thereafter.
3. Do not sign any written or printed form or document unless all details required to be inserted thereon have already been inserted and you have read and understood the content thereof. Complete all forms in ink. Keep a copy.
4. Keep all documents provided to you. We are required to supply you with a copy or written or printed record of any transaction, on request.
5. Ensure that you receive written confirmation of important changes in cover and advice provided to you.
6. Don't be pressurized to buy any product.
7. You may require advice on products purchased by you or risks to which you are exposed. If you do not believe you have received adequate advice or are unsure of the advice you have received, please ask questions of your representative who deals with you or their superior.

IMMATERIAL FINANCIAL INTEREST

It is generally accepted practice within our industry that "entertainment" and "gifts and incentives" are collectively referred to as an "immaterial financial interest" in terms of the FAIS Act – Conflict of Interest Regulations. These immaterial financial interests are often provided by the product provider to the financial services provider (broker) and vice versa and potentially from and to other financial service providers. The Rand value of such interest are limited, by legislation, per calendar year, to R1000, in respect of any one individual be they the provider of or beneficiary of such immaterial financial interest. Such limitations are dealt with and managed by our Conflict of Interest Management policy.

A detailed copy of our Conflict of Interest Management policy can be obtained from our offices upon written request to compliance@lombardins.com.

SASRIA INFORMATION

Sasria SOC Ltd

Contact Details

Postal address: Box 653367, Benmore, 2010
Physical Address: 36 Fricker Road, Illovo
Tel No: 0861 727 742
Fax No: 011 447 8630
FSP number: 39117
Compliance
Officer : Ms Mziwoxolo Mavuso
email : mziwoxolom@sasria.co.za
Sasria complaints
email : complaints@sasria.co.za

SERVICE PROVIDER INFORMATION

One Loyalty (Road Assist)

Contact Details

Postal address: Postnet Suite 330, Private Bag 9,
Benmore, 2010
Physical Address: Grayston Drive & Benmore Road,
Benmore
Tel No: 011 291 7300
email : callcentre@oneloyalty.co.za

Legal and Contractual Relationship

The Service Provider is contractually authorised by Lombard Insurance Company to perform certain road assist functions for the Insurer and are paid a fee for this service.

Your Broker (Insurance Intermediary)

The Financial Advisory and Intermediary Services Act, Act No. 37, 2002 requires the broker as intermediary and as Financial Services Provider to supply and disclose certain information:

1. Details of the needs analysis on which a particular insurance solution is based.
2. Details of the scope, provisions and exclusions (including First Amounts Payable) of the policy/product being provided.
3. Details of commissions and fees earned by the intermediary. Such earnings are nevertheless stated in the policy schedule.
4. Details of any Conflict of Interest matters which need to be brought to your attention.
5. Details of how to Institute a claim. Nevertheless, full details of specific claims procedure are stated in the insurance policy wording.
6. Should you have a claim against your policy, please do the following:
 - 6.1 Immediately after it is known, any loss or damage which may result in a claim must be reported to us as soon as possible, at the address or by telephone as per the details provided, but not later than 30 days after the event.
 - 6.2 A claim form will be handed, faxed, e-mailed or posted to you as per your requirements. Complete this form and return it to us. Our claims department will then attend to your claim.
 - 6.3 Should you have any difficulty, kindly contact us for assistance.

IMPORTANT:

No insurance party involved may request or induce in any manner, a policyholder, to waive any right or benefit conferred on the policyholder by or in terms of any financial services provided and any such waiver is null and void.

Failure to provide all correct and full material information may influence an insurer on any claim arising under your contract of insurance.

FAIS OMBUDSMAN FOR PROBLEMS IN TERMS OF THE FAIS ACT

FAIS Ombudsman for problems in terms of the FAIS Act

Postal address: Box 74571, Lynwood Ridge, Pretoria, 0040
Tel: 012 470 9080
E-mail: info@faisombud.co.za

OMBUDSMAN FOR SHORT TERM INSURANCE (OSTI)

For short-term insurance complaints relating to claims handling, please visit the website of the OSTI or submit your complaint to info@osti.co.za

INDUSTRY MATTERS

Lombard is a member of the South African Insurance Association (SAIA) and subscribes to the SAIA Code of Conduct. If you have a complaint which could not have been resolved directly with Lombard relating to the manner in which we conduct our business, you can submit a complaint to SAIA on info@saia.co.za

POPI CONSENT AND CONFIDENTIALITY

For the purposes of performing this contract of insurance, I the policy holder voluntarily authorise Lombard Insurance Co Ltd or related parties to use the information supplied during the formation and performance of this insurance contract for the policy/contract administration, customer services, payment of claims and the production of management information for business analysis.

Lombard may share personal and sensitive information with the following parties for the purposes described above:

- Our associated companies, service providers, agents and subcontractors, including loss adjusters and claims investigators.
- Our reinsurers who use this information to assess the terms of specific policies and to administer our reinsurance policies.
- Other insurance companies about other or previous insurance policies you may have or have had.
- The police, other insurance companies, fraud reference agencies and other representative bodies in relation to the prevention and detection of fraudulent claims or as part of our money laundering checks.

CONFIDENTIAL ETHICS HOTLINE

Should you come across any form of fraud, corruption, unethical practice or any suspicious transactions within Lombard Insurance Company Limited, please report same to our Confidential Ethics Hotline.

Phone: **0800 864 727** toll-free
Fax: **0800 200 796**
Mail: **KPMG Hotpost, PO Box 14671, Sinoville, Pretoria, South Africa, 0129**
e-mail: fraud@kpmg.co.za

	Sum Insured			Rate			Premium		
	Current	Proposed		Current	Proposed		Current	Proposed	
Property									
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 1 Staff Quarters [1/05/2023]	628,058	690,863	10.00%	0.200007	0.199993	-0.01%	104.68	115.14	9.99%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 2 - Office, Reception, TV Room, 1 Staff & Bathroom [1/05/2023]	953,827	1,049,209	10.00%	0.199999	0.200002		158.97	174.87	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 3 - Main Building [1/05/2023]	1,247,313	1,372,044	10.00%	0.200004	0.199997		207.89	228.67	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 4 - Carport & Workshop [1/05/2023]	176,091	193,700	10.00%	0.200010	0.199979	-0.02%	29.35	32.28	9.98%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Lodge 5 - 6 x Chalets @ equal value [1/05/2023]	880,759	968,834	10.00%	0.199996	0.199997		146.79	161.47	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building - Kiplings Family Cottage [1/05/2023]	1,779,589	1,957,547	10.00%	0.200001	0.200001		296.60	326.26	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Building Church Hills [1/05/2023]	1,600,830	1,760,913	10.00%	0.200004	0.200003		266.81	293.49	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room [1/05/2023]	253,464	278,810	10.00%	0.199981	0.200007	0.01%	42.24	46.47	10.01%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Tack Room & Managers Room [1/05/2023]	40,020	44,022	10.00%	0.200000	0.200082	0.04%	6.67	7.34	10.04%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Staff Carport [1/05/2023]	40,020	44,022	10.00%	0.200000	0.200082	0.04%	6.67	7.34	10.04%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Burchells Cottage [1/05/2023]	2,091,933	2,301,192	10.00%	0.200003	0.199999		348.66	383.53	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Buildings - Library Wine Cellar [1/05/2023]	2,155,388	2,370,926	10.00%	0.199999	0.199998		359.23	395.15	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ 6 x Chalet Contents [1/05/2023]	1,210,627	1,331,689	10.00%	0.399998	0.400003		403.54	443.90	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Kiplings Family Cottage [1/05/2023]	200,103	220,113	10.00%	0.399994	0.399995		66.70	73.37	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents Church Hills [1/05/2023]	354,850	390,335	10.00%	0.399989	0.399995		118.28	130.11	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Office, Reception, TV Room, 1 Staff & Bathroom [1/05/2023]	278,811	306,692	10.00%	0.400013	0.399997		92.94	102.23	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Tack Room & Managers Room [1/05/2023]	120,063	132,069	10.00%	0.399990	0.399973		40.02	44.02	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Carport & Workshop [1/05/2023]	266,805	293,485	10.00%	0.400022	0.400007		88.94	97.83	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents - Burchells Cottage [1/05/2023]	697,331	767,064	10.00%	0.399994	0.400003		232.44	255.69	10.00%
>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Contents of Library - wine R130.000 and books R900.000 [1/05/2023]	1,135,575	1,249,132	10.00%	0.400005	0.400003		378.53	416.38	10.00%
>>>Escalator clause: 10% Buildings [1/05/2023]		1,303,208	100.00%		0.099999			108.60	100.00%
Escalator clause:									
>>>Inflation clause [1/05/2023]		1,433,529	100.00%		0.050000			59.73	100.00%
Alcohol and beverage - leakage of liquor [1/05/2023]	25,000	25,000							
All Other Contents [1/05/2023]	10,000	10,000							
Damage caused by guests [1/05/2023]	25,000	25,000							

Policy No: LOM0000-42835 THREE TREE HILL LODGE CC
 Reference No: LOM 0000-42835

Renewal Comparison

Effective from: 1/05/2023

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed

Basic: R1,500
 Lightning / Storm / Wind / Water / Hail /Flood: 5% of claim, minimum R1,500 maximum R50,000.00
 Geysers & damage caused by geysers: 10% of claim, min R1,000

LIGHTNING / SURGE;

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2, 000 per occurrence.

MEMORANDUM

Basic: R1,500
 Storm / Wind / Water / Hail /Flood: 5% of claim, minimum R1,500 maximum R50,000.00
 Geysers & damage caused by geysers: 10% of claim, min R1,000
 Lightning/ Power surge: 10% of claim minimum R2,000

LIGHTNING / SURGE:

No indemnity for loss of or damage to electronic equipment arising from lightning or power surge will be provided unless surge arrestors are installed on the insured premises on all data lines, power supplies and to electronic distribution boards.

MEMORANDUM

Sum Insured		Rate		Premium	
Current	Proposed	Current	Proposed	Current	Proposed

Cover provided by this section is subject to the insured complying with all relevant statutes, by laws and or legislation pertaining to the type of business conducted and or sector within which the insured business operates.

LIMITS PER GEYSER

100L - R7, 000
 150L - R7, 500
 200L - R11, 500
 250L - R14, 000
 Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed. If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;
 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
 2) be maintained in a good working condition by a competent service provider
 3) be serviced and inspected in accordance with the manufacturer's specifications every year
 4) have signage indicating its location
 5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s)) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

RENTALS:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event

Hereby noted Power Surge cover will be limited to R150 000.00 in annual aggregate across all sections of the policy.

Cover provided by this section is subject to the insured complying with all relevant statutes, by laws and or legislation pertaining to the type of business conducted and or sector within which the insured business operates.

LIMITS PER GEYSER

100L - R9, 380
 150L - R9, 450
 200L - R11, 800
 250L - R18, 900
 Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed. If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

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 4) have signage indicating its location
 5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s)) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

RENTALS:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to

Sum Insured		Rate		Premium	
Current	Proposed	Current	Proposed	Current	Proposed

occurrence.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

LEAKAGE:

Precedent to the Company's Liability for the payment of a fire claim, the Insured must submit to Insurers the current ASIB (Automatic Sprinkler Inspection Bureau) certificate of compliance in respect of the Sprinkler System(s) installed at the premises

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed in accordance with SANS standards at the premises and that the installations are tested and certified every 36 Months, with records of such testing and certification being kept and made available on request.

THATCH ROOF PENETRATION:

Cover provided by this section is strictly subject to any structure, roofed with thatch and having one or more chimneys installed, that these are protected by the installation of spark arrestors (mesh sheet) not less than 700mm from the top of the chimney stack. Furthermore, that there are flues installed in or on the stack and that the flue/s are insulated to prevent the conduction of heat onto the thatch by way of appropriate flashing / membranes.

MAINTENANCE OF THATCH ROOF:

Cover provided by this policy is strictly subject to the continuous maintenance of all insured thatch roofs. Maintenance must consist of combing and compacting of roofs. If a roof is damaged by wild animals / birds or due to any other cause, it must be attended to as soon as possible.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

a period of 12 months from the date of the defined event occurrence.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be issued & verified by an approved accredited inspection authority.

LEAKAGE:

Precedent to the Company's Liability for the payment of a fire claim, the Insured must submit to Insurers the current ASIB (Automatic Sprinkler Inspection Bureau) certificate of compliance in respect of the Sprinkler System(s) installed at the premises

SABS LIGHTNING CONDUCTORS:

Cover provided by this section is strictly subject to there being Lightning Conductors installed at the premises in accordance with SANS 10313 standards and that the installations are tested and certified annually at the start of lightning season, with records of testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:

Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:

Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens. It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:

Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.

VALUATION OF WORKS OF ART CLAUSE:

The basis for the application of average and for the settlement of any loss or damage in respect of works of art and antiques shall be the value as certified by a professional valuator.

ELECTRICAL WIRING & CONNECTIONS:

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed
Underwriters hereby recommend that the insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens. It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.						
OPEN PIT FIRES: Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.						
It is a condition precedent to liability of the policy that all electrical wiring near/ in/ or close to thatch roofing must be placed in plastic conduits and that all electrical connections must be in accordance with SANS 10142 code of practice and must be installed by a qualified electrician.						
KITCHEN EXTRACTION MAINTENANCE: It shall be a condition precedent to liability on the policy sections Fire, Buildings Combined, Office Contents, Business Interruption, Computer, Houseowners and Householders that all the following requirements have been met: 1) Every kitchen must have an extraction system installed in accordance with the SANS 1850: 2003 code of practices, specifications and/or standards and any subsequent amendments thereto. 2) The extraction ducting must be professionally cleaned after every six consecutive months. 3) The extraction filters and gas burners in use must be thoroughly cleaned on a weekly basis and a register of these cleaning activities must be updated at every occasion.						
HOUSEKEEPING: It shall be a condition precedent to liability on the policy sections Fire, Buildings Combined, Office Contents, Business Interruption and Computer that all the following requirements have been met: 1) All internal waste bins must be cleared daily into external waste bins and such external waste bins must be located away from the buildings and cleared atleast once a week. 2) All combustible and ignition sources must be stored separately and atleast one metre apart. 3) All gangways and/or walkways must be cleared of any obstructions. 4) All reasonable steps must be taken to ensure a safe, clean and non-hazardous working environment.						
Section Total					3,395.95	4,091.37 20.48%

Business Interruption

Item 1 Gross profit (Difference basis) [1/05/2023]	5,445,000	5,989,500	10.00%	0.160000	0.160000	726.00	798.60	10.00%
Loss of Tourist Attraction [1/05/2023]		5,000,000	100.00%					
Description of attraction/s: 24 Hour Time Excess / 3 Month Indemnity Period								
				Description of attraction/s: 24 Hour Time Excess / 3 Month Indemnity Period.				
				Attraction: Nature Reserve and Safari experience.				
				Nature Reserve and Safari experience.				
Loss of Aesthetic Attraction [1/05/2023]		5,000,000	100.00%					
Accountants [1/05/2023]	25,000	25,000						
Bush Fire / Loss of game extension [1/05/2023]	1,000,000	1,000,000						
Loss of Liquor Licence extension [1/05/2023]		5,000,000	100.00%					
Ventilation Failure Extension [1/05/2023]	20,000	20,000						
Auxillary Power Failure Extension [1/05/2023]		5,000,000	100.00%					
Fines & Penalties for breach of contract [1/05/2023]		5,000,000	100.00%					

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed

Activities / Facilities:

Liability arising out of any operations and / or activities undertaken at the premises or in the course of the business and which differ from the original occupation disclosed and as stated on the policy and / or which have not been specifically disclosed to the company are hereby specifically excluded

DISCLAIMER NOTICE BOARDS

It shall be a condition precedent to liability that the following requirements are met; All Disclaimer Notices must comply with the requirements of the Consumer Protection Act, 2008 (CPA) and any other relevant Law or By-Law. All Disclaimer Notice Boards must be prominently displayed at the entrance of the premises and at any other points of reasonable necessity to make the guest / visitor aware of any hazards which shall include but are not limited to; swimming pool(s), steps, stairs, glass doors, wild game/ animals, rivers, dams, cliff edge, slippery rocks etc.).

FOOD AND DRINK EXTENSION WORDING:

The Company will indemnify the Insured's legal liability for claims made against the Insured for accidental bodily injury of and/or accidental property damage to any third party, which occurs during the period of insurance, and arises out of poisoning by or foreign or deleterious matter in food or drink supplied by the insured specified in the Policy. Provided always that the Insured shall at all times take every possible precaution to prevent the sale or supply of any food or drink which may be contaminated, subject to the limits of liability as stated in the schedule.

Hereby noted cover is issued on a claims made basis with worldwide jurisdiction however excluding USA & Canada.

Activities / Facilities:

Liability arising out of any operations and / or activities undertaken at the premises or in the course of the business and which differ from the original occupation disclosed and as stated on the policy and / or which have not been specifically disclosed to the company are hereby specifically excluded

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FOOD AND DRINK EXTENSION WORDING:

The Company will indemnify the Insured's legal liability for claims made against the Insured for accidental bodily injury of and/or accidental property damage to any third party, which occurs during the period of insurance, and arises out of poisoning by or foreign or deleterious matter in food or drink supplied by the insured specified in the Policy. Provided always that the Insured shall at all times take every possible precaution to prevent the sale or supply of any food or drink which may be contaminated, subject to the limits of liability as stated in the schedule.

Section Total					480.00	480.00
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Electronic Equipment

>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Mercer computer: Serial Number: 909UXTC2A625 [1/05/2023]	4,500	4,500	4.000000	4.000000	15.00	15.00
Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ LG Computer - Model/Serial Number required						
>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Internet Infrastructure with microwave antennae [1/05/2023]	6,000	6,000	4.000000	4.000000	20.00	20.00
>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air 15" s/n: COM49RMF5VF [1/05/2023]	14,000	14,000	10.000286	10.000286	116.67	116.67
>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ AIR MACBOOK 13 INCH s/n: SFVFCX44RJ1WKL [1/05/2023]	18,098	18,098	10.000221	10.000221	150.82	150.82

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed
>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ IPAD 64GB s/n: DN6GW633DFJ3 [1/05/2023]	12,499	12,499	10.000160	10.000160	104.16	104.16
>>>: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Macbook Air (M1,2020) Apple M1 Memory 8 GB [1/05/2023]	18,999	18,999	10.000316	10.000316	158.33	158.33
1. Increased cost of Working - indemnity period: 3 Months [1/05/2023]	10,000	10,000				
2. Reinstatement of Data [1/05/2023]	10,000	10,000				
Additional Claims Preparation Cost [1/05/2023]		25,000	100.00%			
Powersurge [1/05/2023]	50,000	25,000	-50.00%			

FIRST AMOUNTS PAYABLE

Sub-Section A: 10% of loss, minimum R500, subject to a minimum of R1,000 iro Theft/Lightning and Power Surge
 Portable Electronic Equipment: 10% of loss, minimum of R750.00
 Sub-Section B: Time Excess iro increased cost of working - 24 Hours
 Reinstatement of data: as per Sub-section A (unless specified differently below)

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence.:

MEMORANDUM

FIRST AMOUNTS PAYABLE

Sub-Section A: 10% of loss, minimum R500, subject to a minimum of R1,000 iro Theft/Lightning and Power Surge
 Portable Electronic Equipment: 10% of loss, minimum of R750.00
 Sub-Section B: Time Excess iro increased cost of working - 24 Hours
 Reinstatement of data: as per Sub-section A (unless specified differently below)

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence. Sub-Section A: 10% of loss, minimum R500, subject to a minimum of R1,000 iro Theft/Lightning and Power Surge
 Portable Electronic Equipment: 10% of loss, minimum of R750.00
 Sub-Section B: Time Excess iro increased cost of working - 24 Hours
 Reinstatement of data: as per Sub-section A (unless specified differently below)

Power Surge: 10% of claim, min R2,500.00\cf1\fo

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence.

MEMORANDUM

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed
PROOF OF VALUE & OWNERSHIP: You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.						
LAPTOPS & PORTABLE ELECTRONIC DEVICES: Specific Exception 8.1D is deleted in respect of Laptops and Portable devices. Laptops and Portable devices extend to worldwide cover. Subject otherwise to the terms and conditions of the policy.						
Section Total					564.98	564.98

Hereby noted Power Surge cover will be limited to R150 000.00 in annual aggregate across all sections of the policy.

PROOF OF VALUE & OWNERSHIP:
You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

LAPTOPS & PORTABLE ELECTRONIC DEVICES:
Specific Exception 8.1D is deleted in respect of Laptops and Portable devices. Laptops and Portable devices extend to worldwide cover. Subject otherwise to the terms and conditions of the policy.

Houseowners (Buildings)

>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage [1/05/2023]	2,387,904	2,626,694	10.00%	0.199998	0.199999	397.98	437.78	10.00%
Power Surge: Protected R50,000 [1/05/2023]	50,000	25,000	-50.00%					
Theft of External Fixtures & Fittings [1/05/2023]	5,000	5,000						
Damage by Wild Animals [1/05/2023]	100,000	100,000						
Damage to landscape gardens & water features [1/05/2023]	25,000	25,000						
Loss of water: Conditions apply [1/05/2023]	10,000	10,000						
Damage caused by medical emergencies [1/05/2023]	10,000	10,000						
Environmentally friendly goods in the open [1/05/2023]	15,000	15,000						

FIRST AMOUNTS PAYABLE

Basic: 10% of claim, minimum R1, 000 maximum R10, 000
 Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.

FIRST AMOUNTS PAYABLE

Basic: 10% of claim, minimum R1, 000 maximum R10, 000
 Un-Occupancy: Additional 5% of claim, minimum R2, 500 if the premises are unoccupied for more than 72 hours.
 Power Surge: 10% of claim, min R2,500.00

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2, 000 per occurrence maximum R10, 000

LIGHTNING / SURGE

Property insured that is not protected on all Electrical Distribution Boards, Power Supply, Plugs, Telecommunication Lines and Data Lines at the insured premises as specified by SABS Code of Practice for Surge protection is subject to an Additional First Amount Payable of 10% of the claim payable for items damaged by Power Surge or Lightning Strike, subject to a minimum of R2,000 per occurrence maximum R10,000

MEMORANDUM

MEMORANDUM

Policy No: LOM0000-42835
Reference No: LOM 0000-42835

THREE TREE HILL LODGE CC

Renewal Comparison

Effective from: 1/05/2023

Sum Insured		Rate		Premium	
Current	Proposed	Current	Proposed	Current	Proposed

LIMITS PER GEYSER

100L - R9, 380
150L - R9, 450
200L - R11, 800
250L - R18, 900

Geysers with a Capacity over 250L needs to be specified and will be rated accordingly.

Where the cost of replacement of the geyser includes making the geyser installation & fitment SANS compliant, the insured must prove by means of either the original PIRB Certificate of Compliance or a report from a registered plumbing service that the previous geyser installation was SANS Compliant at the time of installation and that the SANS requirements have subsequently changed.

If the geyser installation is not SANS compliant at the time of the claim, the insurer will not be held liable for the costs of making the installation SANS compliant, these costs will be for the insured's own account.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;

- 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
- 2) be maintained in a good working condition by a competent service provider
- 3) be serviced and inspected in accordance with the manufacturer's specifications every year
- 4) have signage indicating its location
- 5) be properly installed, free of obstructions and accessible at all times

OPEN FIRE (Chimney(s) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

CERTIFICATE OF ELECTRICAL COMPLIANCE:

The entire electrical installation at the premises must comply fully with the SANS 0142 code of practices, specifications and/or standards and any subsequent amendments thereto.

Furthermore, it is a condition precedent to liability that the electrical installation be certified as required in terms of The Occupational Health and Safety Act and that the latest Certificate of Compliance be lodged with the company. Certification must be

LIMITS PER GEYSER

100L - R9, 380
150L - R9, 450
200L - R11, 800
250L - R18, 900

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	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed

RENT:
 Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.
 Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

SABS LIGHTNING CONDUCTORS:
 Cover provided by this section is strictly subject to there being Lightning Conductors installed in accordance with SANS standards at the premises and that the installations are tested and certified every 36 Months, with records of such testing and certification being kept and made available on request.

BUSH CLEARANCE STANDARD:
 Cover provided by this section is strictly subject to the clearance and maintenance of all bush, jungle, grass and weeds up to no less than 10 metres (or the nearest boundary) from the buildings or structures insured under the sections detailed. It is noted that this requirement does not apply to cultivated, manicured gardens, including trees forming part thereof.

BUSH CLEARING CONSERVATION AREAS:
 Underwriters hereby recommend that the Insured keep the grounds clear of all bush, jungle, grass and weeds up to the boundary perimeter excluding cultivated and maintained lawns and gardens.
 It is required that the branches and/or foliage of any trees /bush/creepers encroaching on the building / roofing be cut back from the roofing and regularly maintained thereafter.

OPEN PIT FIRES:
 Cover provided by this section is strictly subject to all fires made in or using open pit fireplaces being thoroughly doused and extinguished property after use.

issued & verified by an approved accredited inspection authority.

RENT:
 Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.
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Section Total							397.98	437.78	10.00%
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Householders Contents

>>>Premises: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Blackburn 1 - Owners House & Cottage [1/05/2023]	400,207	440,227	10.00%	0.399993	0.399994		133.40	146.74	10.00%
Power Surge: Protected R50,000 [1/05/2023]	50,000	25,000	-50.00%						
Goods in the open [1/05/2023]	10,000	10,000							

Policy No: LOM0000-42835 THREE TREE HILL LODGE CC
Reference No: LOM 0000-42835

Renewal Comparison

Effective from: 1/05/2023

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed
Medical emergencies (repairs to damaged property) [1/05/2023]	10,000	10,000				
Environmentally friendly equipment in the open [1/05/2023]	15,000	15,000				
MEMORANDUM		MEMORANDUM				

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed

SECURITY:

Alarm Warranty is applicable.
 Details on current security at the premises is required.

THEFT:

Theft or attempted theft is not covered unless accompanied by visible forcible and/or violent (or threat of violence) entry or exit from the building when the premises are unoccupied by residents, staff or guests.

ALARM WARRANTY:

It is hereby noted that the burglar alarm condition is applicable when the premises are un-occupied.

JEWELLERY/WATCHES:

Cover by this section is subject to the insured item(s) being in a locked safe when not being worn
 Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn.
 A valuation certificate will be required for each item with a value of R10, 000 or higher.

PROOF OF VALUE & OWNERSHIP:

You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.

OPEN FIRE (Chimney(s)) :

Cover provided by this section is strictly subject to the lighting or use of open fires under or within any enclosed and or roofed structure being done so with the use and or installation of a properly constructed and professionally installed and functioning chimney flue.

GAS INSTALLATIONS:

Cover provided by this section is strictly subject to any bulk LP gas installation being installed and maintained in accordance with SANS 087 Code of Practice at all times.

FIRE EQUIPMENT:

All fire fighting equipment must;
 1) comply with the relevant municipal by-laws, national building regulations and any national legislation that may be applicable.
 2) be maintained in a good working condition by a competent service provider
 3) be serviced and inspected in accordance with the manufacturer's specifications every year
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 2) be maintained in a good working condition by a competent service provider
 3) be serviced and inspected in accordance with the manufacturer's specifications every year
 4) have signage indicating its location
 5) be properly installed, free of obstructions and accessible at all times

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

HOLE IN ONE - If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognised golf club we will pay R2,500 on written

Policy No: LOM0000-42835 THREE TREE HILL LODGE CC
 Reference No: LOM 0000-42835

Renewal Comparison

Effective from: 1/05/2023

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed

RENT:

Unless otherwise specifically stated to the contrary, the Indemnity Period in respect of Rental is limited to a period of 12 months from the date of the defined event occurrence.

HOLE IN ONE - If you score a hole-in-one playing as an amateur in a game of golf in terms of the rules at any recognised golf club we will pay R2,500 on written confirmation by the secretary of the club.

BOWLS FULL HOUSE - If the insured as part of a rink (team of four) and on written confirmation by the secretary of the hosting club scores a full house (all eight woods to count) whilst playing in any district or national competition played under the auspices of Bowls South Africa. We will pay a maximum amount of R2, 500.

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Section Total							133.40	146.74	10.00%
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Business All Risks

>>>Property Description: Rhenoster Fontein Farm, Bergville, KZN, 3370 Kyocera printer Serial Number:VCG7X56356 [1/05/2023]	8,000	22,425	180.31%	4.999500	5.000134	0.01%	33.33	93.44	180.35%
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Property Description: Rhenoster Fontein Farm, Bergville, KZN, 3370 ~ Samsung M2070 Photocopier

Property Description: Rhenoster Fontein Farm, Bergville, KZN, 3370

Kyocera printer
Serial Number:VCG7X56356

Increased cost of Working [1/05/2023] 5,000 5,000

FIRST AMOUNTS PAYABLE

FIRST AMOUNTS PAYABLE

Basic: 10% of claim, minimum R750

Basic: 10% of claim, minimum R750

MEMORANDUM

MEMORANDUM

	Sum Insured		Rate		Premium	
	Current	Proposed	Current	Proposed	Current	Proposed
PROOF OF VALUE & OWNERSHIP: You must provide us with the reasonable proof that we require of the value and ownership of any item for which you claim.						
BURGLAR ALARM WARRANTY: It is hereby noted that the burglar alarm condition is applicable when the items are situated at / on the insured premises when unoccupied.						
TOOLS/EQUIPMENT: Theft is strictly subject to the items being locked away when not in use or overnight. Limit per Item 25% of Sum Insured unless noted otherwise.						
JEWELLERY/WATCHES: Cover by this section is subject to the insured item(s) being in a locked safe when not being worn Item Limit: R10, 000 for jewellery and watches not kept in a locked safe (fixed to the inside of the building) when not being worn. A valuation certificate will be required for each item with a value of R10, 000 or higher.						
GENERATOR: Theft is strictly subject to the generator either being; (a) securely bolted down (b) caged (c) securely locked away overnight						
DRONES: Loss and/or damage cover provided under this section for Drones, Quadcopters and other aerial devices is only applicable to the static risk i.e. when the specified item is not in flight. It is further noted that all Liability cover is specifically excluded in respect of drones, quadcopters and other aerial devices.						
RIFLES / SPORTS EQUIPMENT: Cover is excluded whilst being used for the purpose for which they are designed.						
Section Total					33.33	93.44 180.35%

Claims Preparation Costs

Material Damage [1/05/2023]	50,000	50,000
Business Interruption [1/05/2023]	50,000	50,000

Policy No: LOM0000-42835 THREE TREE HILL LODGE CC
 Reference No: LOM 0000-42835

Renewal Comparison

Effective from: 1/05/2023

	Sum Insured		Rate		Premium		
	Current	Proposed	Current	Proposed	Current	Proposed	
Business Interruption:		Business Interruption:		000	0	0	00000
<div style="text-align: center;"> <p>\pard\cf1\highlight0\fo\fs20\par</p> <p>}</p> </div>							
Section Total							
POLICY TOTAL					5,731.64	6,612.91	15.38%