

The Lumkani Fire Cover is an insurance policy packaged together with the Lumkani rental agreement. This policy is a contract between Lumkani (the policyholder) and Hollard (the insurer) for your benefit (the beneficiary). You have certain responsibilities and rights under this insurance contract.

When you rent a Lumkani fire detector, you automatically become a beneficiary under this policy. As a beneficiary you are entitled to fire insurance cover on your home and its contents for up to **R40,000 (forty thousand rand)**. If your home or its contents are damaged or destroyed by fire, you may claim under this policy. However, the limit of R40,000 is the maximum that Hollard will authorise. For example, if your home is destroyed by fire and it is worth R60,000, Hollard will only authorise R40,000 towards rebuilding your home or replacing its contents.

On the other hand, if the value of the damage is R10,000, Hollard will only authorise R10,000 to repair your home or replace its contents. Please note that Hollard will not pay you cash. Hollard will authorise various suppliers to provide you with the necessary materials to rebuild your home or to replace your goods.

Lumkani pays the premiums for this policy. **In order for you to get the benefits under this policy you must pay the monthly rental to Lumkani.** Hollard will allow 30 (thirty) days extra time from the rental due date (the "grace period") for you to pay the monthly rental. This grace period does not apply to the payment of the first monthly rental.

If you do not pay the monthly rental within the grace period, your cover will be suspended (paused) for 30 (thirty) days from the last day of the grace period (the "suspension period"). For example, if

the rental due date is 10 February and you do not pay the monthly rental by 10 March, the cover will be suspended for 30 (thirty) days starting 10 March. You then have until 10 April to pay the outstanding monthly rental in order to lift (reverse) the suspension.

If you only pay one monthly rental to lift the suspension, it means you still owe a monthly rental for the current period of insurance. For example, if you only pay one monthly rental on 15 March, you have only paid for the 10 February to 10 March period of insurance. You still owe the monthly rental for the current period of insurance which is 10 March to 10 April.

If loss or damage by fire happens within the grace period, you must first pay the outstanding monthly rental for the grace period before you can submit a claim. Hollard will not register, accept or authorise any claim until the outstanding monthly rental has been paid.

If loss or damage by fire happens during the suspension period, you must first pay the outstanding monthly rentals for both the grace period and the suspension period before you can submit a claim. In other words, you must pay two monthly rentals. Hollard will not register, accept or authorise any claim until both the outstanding monthly rentals have been paid.

If you do not pay any monthly rentals for 60 (sixty) consecutive days, Lumkani will cancel your rental agreement. The fire detection device will be removed and Hollard will cancel your cover without notice. Once the cover is cancelled you will have no insurance cover under this policy and Hollard will not accept any further premiums from Lumkani that relate to you.

About the insurer

The insurer is Hollard (The Hollard Insurance Company Limited - registration number 1952/003004/06). Hollard is a registered insurance company and an authorised financial services provider. Hollard receives the premium and is responsible for claims. Hollard can be contacted here:

Tel: 011 351 5000 Fax: 011 351 5001 Email: lumkani@hollard.co.za Web: www.hollard.co.za	<u>Postal address</u> PO Box 87419 Houghton 2041	<u>Physical address</u> Hollard Villa Arcadia 22 Oxford Road Parktown 2193
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How to claim

Hollard has appointed Agisanang Insurance Administrators (Pty) Ltd to handle all the administration of this insurance policy. Agisanang is an authorised financial services provider and will deal with all queries, administration and claims relating to this policy.

You must contact Agisanang to make a claim (including SASRIA claims). You must make sure that you follow the claims process carefully and send Agisanang all the information that they ask for. Agisanang's contact details are:

Tel: 010 110 0370 Fax: 086 614 1036 Web: www.agisananginsurance.co.za	<u>Postal address</u> PO Box 1067 Highlands North Johannesburg 2037	<u>Physical address</u> 17 Power Street Rembrandt Ridge Johannesburg 2090
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General complaints

Please call 011 351 5000 and ask to speak to the person responsible for the Lumkani account. Alternatively, email Hollard on lumkani@hollard.co.za.

Rejected claims

If Hollard do not accept a claim made in terms of this policy, or if Hollard cancel cover under this policy, or if you dispute the amount of a claim, you may request Hollard to review their decision. Hollard will only review their decision if a written request to review is sent to Hollard within 90 days (the "representation period") of the date that you receive Hollard's rejection letter. Please send the written request to lumkani@hollard.co.za.

Complaining to the Ombudsman

You may also contact the Ombudsman for Short-term Insurance. The Ombudsman is an independent office appointed to make independent and fair decisions.

The Ombudsman for Short-term Insurance PO Box 32334 Braamfontein 2017	Tel: 011 726 8900 Fax: 011 726 5501 Email: info@osti.co.za Web: www.osti.co.za
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Taking legal action

If you are still not happy with the outcome of the complaint, you may take legal action against Hollard. To take legal action, you must instruct a lawyer to give a document to the sheriff of the court, who must serve the document on Hollard. This is called serving a summons. Summons must be served on Hollard within 180 days of the expiry of the representation period. If this is not done in time, you will lose your right to claim and Hollard will no longer be liable for the claim.

You may also choose to take legal action against Hollard without first requesting Hollard to review their decision or contacting the Ombudsman for Short-term Insurance. If you decide to do this, summons must be served on Hollard within 270 days of the date that you receive their rejection letter. If you take legal action against Hollard before contacting the Ombudsman, you can only approach the Ombudsman for assistance after you have withdrawn the summons against Hollard.

About Sasria

The special risks insurer is Sasria SOC Limited (Registration number 1979/000287/06), also known as Sasria (South African Special Risks Insurance Association). Sasria is an authorised financial services provider. Sasria provides insurance for special risks including riots, strikes, terrorism, civil commotion and public disorder. Sasria's contact details are:

Tel: 011 214 0800 or 0861 727 742 Fax: 011 447 8630 Web: www.sasria.co.za Compliance officer: contactus@sasria.co.za Complaints: complaints@sasria.co.za	<u>Postal address</u> PO Box 653367 Benmore 2010	<u>Physical address</u> 36 Fricker Road Illovo Sandton 2196
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Other important information

All dealings about the rental agreement and this policy must be done honestly and in good faith. Hollard will not accept any responsibility under this policy if you are dishonest or misrepresent any information.

You must take all reasonable steps to look after and prevent loss or damage to the insured property. Following a fire you must take reasonable steps to protect the insured property from further loss or damage.

You will lose your right to claim if Hollard are prejudiced or suffer a loss because of your (or anyone acting on your behalf) dishonest behaviour, misrepresentation or criminal activity.

If you want a full copy of the Lumkani Fire Cover policy, please speak to your Lumkani agent.