

G. Your privacy

Hollard cares about the privacy, security and online safety of your personal information and they take their responsibility to protect this information very seriously. Below is a summary of how Hollard deals with your personal information. For a more detailed explanation, please read the official Privacy Notice on Hollard's website.

1. **Processing your personal information:** Hollard has to collect and process some of your personal information in order to provide you with their products and services, and as required by insurance, tax and other legislation.
2. **Sharing your personal information:** Hollard will share your personal information with other insurers, industry bodies, credit agencies and service providers. This includes information about your insurance, claims and premium payments. Hollard does this to assess claims, prevent fraud and to conduct surveys.
3. **Protecting your personal information:** Hollard takes every reasonable precaution to protect your personal information from theft, unauthorised access and disruption of services.
4. **Receiving marketing from Hollard:** We will not use your personal information to send you any information about products or offers from Hollard or Hollard's partners.

H. Cancellation of the Lumkani Fire Alarm and your Lumkani Fire Cover

This section forms part of your insurance policy with Hollard, as well as part of your rental agreement with Lumkani. Because your rental agreement and insurance policy are packaged together, you cannot cancel your insurance without cancelling your rental agreement with Lumkani. You also cannot cancel your rental agreement with Lumkani without your insurance being automatically cancelled. You cannot have the one without the other. Any of the following events will mean cancellation:

1. You ask Lumkani to cancel your rental agreement or you ask Hollard to cancel your insurance policy. You may do this at any time by contacting Lumkani on the details at the bottom of the page.
2. You do not pay the rental fee and the insurance premium as explained in **Section I: Payment of your rental fee and insurance premium**.
3. Your insurance policy is cancelled because of fraud as explained in **Your responsibilities: Honesty**.
4. Hollard cancels your insurance policy and Lumkani cancels your rental agreement by giving you at least 31 days' written notice.

I. Payment of your rental fee and insurance premium

This section forms part of your insurance policy with Hollard, as well as part of your rental agreement with Lumkani. Because your rental agreement and insurance policy are packaged together, you must pay the total of your rental fee **and** your insurance premium to Lumkani. Lumkani will receive your payment into their own bank account and will pay your insurance premium to Hollard every month.

1. **Total monthly amount:** Your total monthly amount is made up of your insurance premium and your rental fee as shown in **Section N: Client details and declaration**.
2. **Payment due date:** You must pay your **Total monthly amount** every month on or before your payment due date as shown in **Section N: Client details and declaration**.
3. **Payment options:** You may pay by debit order, at outlets like PEP, SPAR, Shoprite, Checkers, Usave, Pick 'n Pay, Boxer, Ackermans, Game, or any spaza store which uses Flash or Kazang, by making an EFT (Electronic Funds Transfer) or by depositing cash directly into Lumkani's account.
4. **Grace period on missed payments:** If you miss a payment, then you have a grace period (extra time) to pay the outstanding amount, as explained here:
 - **Grace period:** The grace period (extra time) is dependent on how long you have been a Lumkani client.
 - For the first 24 months you get **two months'** grace (extra time) from your payment due date.
 - Between month 25 and 36, you get **three months'** grace (extra time) from your payment due date.
 - Between month 37 and 48, you get **four months'** grace (extra time) from your payment due date.
 - Between month 49 and 60, you get **five months'** grace (extra time) from your payment due date.
 - Between month 61 and 72, you get **six months'** grace (extra time) from your payment due date.

- **First payment:** If you don't pay your first **Total monthly amount** before the end of two months, then your insurance cover will not start and you will have to return the Lumkani Fire Alarm. You are only covered if you have received an SMS from Lumkani with your policy start date.
- **Subsequent payments:** If you don't pay your outstanding amount before the end of the applicable grace period, then your insurance will end on midnight before the day that your first missed payment was due and you will have to return the Lumkani Fire Alarm.
- **Claims during grace:** If you claim during the applicable grace period and your claim is accepted, then Lumkani will deduct all the outstanding premiums and rental fees from your claim amount.
- **Returned debit orders:** If you stop a debit order directly with your bank, or if a debit order is rejected because of insufficient funds, Lumkani will not automatically debit your bank account again for that missed payment. Lumkani will send you an SMS and then you must pay the outstanding amount before the end of the applicable grace period. You may ask Lumkani to debit your account again for the outstanding amount or you can make payment by any of the other ways listed above.

J. How to complain about your Lumkani Fire insurance

If you have a complaint about your Lumkani Fire cover insurance policy with Hollard, there are a couple of options available to you. While you may contact the Ombudsman for Short-term Insurance at any time, you are encouraged to please contact Lumkani first, and follow the five-step process below.

Step 1: Complain to Lumkani

Contact Lumkani about anything you are unhappy about on your policy, your insurance premium or your claims.

Tel: 010 005 4414 (Mon to Sat, 9am to 5pm)	WhatsApp: 082 741 2406	Email: info@lumkani.com
---	-------------------------------	--------------------------------

Step 2: Complain to the Hollard Insure Complaints Team

If your complaint is not resolved by Lumkani, please contact the Hollard Insure complaints team and they will do their best to find a solution to your complaint. If Hollard does not accept a claim or if you don't agree with the amount of the claim, you may ask them to review their decision within 90 days of the date that you received it.

Postal address	: Hollard Insure Complaints Team, The Hollard Insurance Company Limited, PO Box 87419, Houghton, 2041	
Tel	: 011 351 2200 (Weekdays between 8am and 5pm)	
Email	: hollardinsurecomplaints@hollard.co.za	

Step 3: Complain to Hollard's Internal Adjudicator

If you are still unhappy after following the steps above, you may contact Hollard's Office of the Internal Adjudicator (OIA). The Internal Adjudicator will investigate your complaint objectively and independently.

Tel: 011 351 5652 (Weekdays between 8am and 5pm)	Email: oia@hollard.co.za	Fax: 011 351 0801
---	---------------------------------	--------------------------

Step 4: Complain to the Ombuds

In the unlikely event that you are still unhappy after following the steps above, you may send your complaint to one of the following Ombuds, depending on the nature of your complaint.

FAIS Ombud – Complaints on how this policy was sold to you

If you have a complaint about how the insurance policy was sold to you and your complaint is not resolved to your satisfaction by Lumkani, you may contact the FAIS Ombud. You must do so within six months after receipt of the final response to your complaint from Lumkani.

Postal address	: The FAIS Ombud, PO Box 41, Menlyn Park, 0063		
Physical address	: FAIS Ombud, Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010		
Tel	: 012 470 9080 or 012 762 5000	Email	: info@faisombud.co.za
Fax	: 012 470 9097 or 012 348 3447	Web	: www.faisombud.co.za

Ombudsman for Short-term Insurance – Complaints on claims or anything else

The Ombudsman for Short-term Insurance provides a free and speedy complaints resolution process.

Postal address	: The Ombudsman for Short-term Insurance, PO Box 32334, Braamfontein, 2017		
Physical address	: No. 1 Sturdee Avenue, c/o Bolton & Baker Roads, First Floor, Block B, Rosebank		
Tel	: 0860 726 890 or 011 726 8900	Email	: info@osti.co.za
Fax	: 011 726 5501	Web	: www.osti.co.za

Step 5: Take legal action against Hollard

You may take legal action against Hollard within 270 days of the date that you received their claims decision. To take legal action, summons must be served on Hollard. If this is not done in time, you will lose your right to claim and Hollard will no longer be responsible for that claim. You may also choose to take legal action against Hollard without first asking them to review their claims decision or contacting the Ombudsman for Short-term Insurance. If you take legal action against Hollard before contacting the Ombudsman for Short-term Insurance, you can only approach the Ombudsman for assistance after you have withdrawn the summons against Hollard.

K. Combat insurance fraud

Fraud affects the insurance industry as a whole. It increases claims costs, which in turn increases premiums. Hollard is committed to prevent fraud and they have their own internal Anti-Fraud policy. Please report any suspicious or unethical activity anonymously by calling **0801 516 170 (toll free)** or via email at **Hollard@tip-offs.com**.

L. Your Sasria cover

Insurance companies do not provide cover against loss or damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism and public disorders. The special risk insurer that provides cover for these kinds of events in South Africa is Sasria.

- Sasria SOC Limited (Reg. No. 1979/000287/30) is a Licensed Non-Life Insurer and an authorised Financial Services Provider.
- Hollard performs intermediary services and collects the Sasria premium. Hollard also issues Sasria's policy wording on behalf of Sasria and receives a fee of 12% of the Sasria premium in return for performing this function.
- Your Sasria premium is shown in **Section N: Client details and declaration**.
- Please note that there are some events that are not covered. You must read your Sasria Fire Policy wording for a full description of the cover provided and exclusions. Lumkani will send you this wording via SMS.

How to claim from Sasria

- You must report any protest action that puts your structure or contents at risk to the South African Police Service as soon as possible.
- All claims must be sent to Lumkani, and not to Sasria. Please call Lumkani to tell them of a claim as soon as possible after the event. Lumkani will tell you exactly what is needed to process your claim.
- All approved claims will be settled by Sasria, and not by Lumkani.
- Any item that Sasria decides is uneconomical to repair is referred to as salvage. Salvage is Sasria's property and they may sell it to cover their claims cost.

Sasria's contact details

Postal address	: Sasria SOC Limited, PO Box 653367, Benmore, 2010		
Physical address	: Sasria SOC Limited, 36 Fricker Road, Illovo, Sandton, 2196		
Tel	: 011 214 0800 or 0861 727 742	Email	: contactus@sasria.co.za
Fax	: 011 447 8630	Web	: www.sasria.co.za
Compliance officer	: Mr. Mziwoxolo Mavuso		

Your Funeral Cover with King Price Life

If you chose the **Lumkani Fire and Funeral cover** package, your funeral cover is insured by King Price Life (King Price Life Insurance Ltd) under the **Lumkani Group Funeral Scheme**.

- 1. You are the policyholder:** You are covered for funeral benefits under **Lumkani Group Funeral Scheme** because you rent the fire alarm from Lumkani. This is a group policy which was arranged by Lumkani, but you are the policyholder of this policy and it is a legal contract between you and King Price Life
- 2. Your benefits:** Please read the separate King Price Life **Group Cover Participation Certificate** which explain all the benefits that you will receive under this group policy.
 - You and the policy members named in the **King Price Life Group Cover Participation Certificate** are the only ones who will receive the funeral benefits.
- 3. Your premium:** You must pay the premium for your funeral benefits under the **Lumkani Group Funeral Scheme**.
 - Because your rental agreement and insurance policy are packaged together, you must pay the total of your rental fee **and** your funeral insurance premium as shown in **Section N: Client details and declaration**, to Lumkani.
 - Lumkani will receive your payment into their own bank account and will pay your funeral insurance premium to King Price Life every month.
- 4. Cancellation of your funeral insurance:** Your funeral insurance will be cancelled if any of the following happens:
 - You ask Lumkani to cancel your Fire alarm rental agreement, or you do not pay the rental fee as explained in **Section I: Payment of your rental fee and insurance premium**. This means that you no longer qualify for the funeral insurance policy via Lumkani.
 - You ask Lumkani or King Price Life to cancel your funeral cover. You may do this at any time by contacting Lumkani on the details at the bottom of the page. If you do this, it means that you only get the Lumkani Fire Cover. Lumkani will then send you a new document.
 - You do not pay the Funeral Cover insurance premium as explained in your **King Price Life Group Cover Participation Certificate**.
 - King Price Life cancels your Funeral Cover by giving you at least 31 days' written notice.
 - Lumkani cancels your Fire alarm rental agreement.
- 5. Re-joining Lumkani after cancellation:** If you decide to join Lumkani again after your Lumkani rental agreement was cancelled, the following waiting periods applies to your funeral cover:
 - If your date of re-joining is two months or longer after your cancellation date, then a new policy will be issued and should you still qualify, a waiting period of four months from the date of re-joining will apply to the Main Member and every Policy Member. Suicide will not be covered during the first 12 months from the date of re-joining.
 - If your date of re-joining is within two months of your cancellation date your current policy will be reinstated, and if a waiting period was still running before the date of re-joining, then the balance of that waiting period will continue to apply after the date of re-joining.

N. Client details and declaration (Fire & Funeral cover)

This information forms part of your insurance policy with Hollard and your rental agreement with Lumkani.

CLIENT DETAILS AND TOTAL MONTHLY AMOUNT					
Your details (the policyholder)	Name and surname				
	Cell number				
Your address (referred to as your risk address in your insurance policy)	Community name				
	House number				
	City				
Lumkani Fire Alarm barcode					
Have you ever been a Lumkani client in the past?		YES	Tick to select <input checked="" type="checkbox"/>	NO	Tick to select <input checked="" type="checkbox"/>
Fire Cover – Policy start date		Your insurance cover only starts on the day that you pay your first Total monthly amount . You will receive an SMS with your policy start date.			
Fire Cover – Insured value		The amount of the actual loss or damage up to a maximum of R40 000			
Funeral Cover with King Price Life		The premium for your funeral cover is shown below – King Price Life premium . Please refer to your King Price Life Group Cover Participation Certificate .			
Total monthly amount	Lumkani rental fee (Incl. VAT)	Hollard premium (Incl. VAT)	King Price Life premium (Excl. VAT)	Sasria premium (Incl. VAT)	
R170.00	R77.11	R35.90	R55.99	R1.00	
Payment due date (The day of every month that you would like to make payment)				dd	

HOLLARD TAX INVOICE	
The Hollard premium and insured values are inclusive of VAT at 15%. This document, together with proof of premium payment, is an alternative to a tax invoice, debit note or credit note. SARS issued a ruling to this effect with reference to sections 20(7) and 21(5) of the VAT Act.	

Hollard's VAT number	4450117405	Your VAT number	
-----------------------------	------------	------------------------	--

CLIENT DECLARATION (Sign this if you want to continue)

- I understand that this document is both my rental agreement with Lumkani and my insurance policy with Hollard.
- I understand the terms of my Lumkani rental agreement and my Lumkani Fire Cover insurance policy with Hollard as explained to me by the Lumkani agent.
- I understand that I will receive the full Sasria Insurance Policy wording via SMS.
- I agree to the processing and sharing of my personal information as explained in **Section G: Your privacy**.
- I confirm that the information completed on this form is true and correct, whether this was completed by myself or by the Lumkani agent on my behalf.
- I did not sign any blank or partially completed forms.
- I understand that I am the policyholder under the **Lumkani Group Funeral Scheme** and that my cover is explained in the King Price Life **Group Cover Participation Certificate**.

Signed at _____ on this _____ day of _____ 20_____

Client name and surname

Client signature

Note: If your application was captured telephonically, then your verbal acceptance serves as your agreement to the terms above and no physical signature is required on this document.

GROUP COVER PARTICIPATION CERTIFICATE

This document indicates the details of the Main Member and all other Policy Members whose lives are assured for the cover amounts as detailed by virtue of their association with Lumkani. This cover is underwritten and administered by King Price Life (the Insurer).

Details	Main Member (you)	Spouse / Partner	Child 1	Child 2
Title				
Initial				
First Name				
Surname				
DOB				
Details	Child 3	Child 4	Child 5	Beneficiary
Title				
Initial				
First Name				
Surname				
DOB				

1. **Cover start date:** The Cover Start Date is when your first premium is received. You have 31 days after this date to cancel your cover as long as you haven't claimed.
2. **Waiting period:** A waiting period of four months from the Cover Start date will apply to the Main Member and every Policy Member. No waiting period will apply in respect of accidental death.
3. **Suicide:** Suicide in respect of any person will not be covered during the first 12 months from Cover Start Date.
4. **Premiums:** Lumkani will pay over your monthly premium to King Price Life once they have received your rental fee and insurance premium. If you miss a payment, then you have the same amount of extra time to pay your outstanding premiums, as what you have to pay your outstanding rental fees. If you don't pay your funeral premiums to Lumkani within the extra time explained in **Section I: Payment of your rental fee and insurance premium** of your **Lumkani Fire Alarm Rental Agreement**, your funeral cover will be terminated.
5. **Entry age:** The maximum entry age for the Main Member and Spouse is 70 years.
6. **Spouse/Partner:** A Spouse is one person married to the Main Member in terms of law, customary law, indigenous law, religion or tradition, or a common law spouse, or a life partner, provided that the Main Member provides satisfactory proof of the permanency of his or her relationship with such life partner and provides proof that they have lived together for at least 12 months before the Cover Start Date.
7. **Child:** A Child is born to the Main Member or his/her Spouse, or a stepchild, or a legally adopted child under the age of 23 years, including a still born child (after 28 weeks) of pregnancy and not as a result of any abortion of the mother's choice. Children will no longer be covered after the age of 23 years.
8. **Cover amounts:** Main Member - **R20 000**, Spouse - **R20 000**, Children dependent on age as follows: Under one year: **R2 500**, age 1 to under 6: **R5 000**, Age 6 to under 14: **R10 000**, Age 14 to under 23 years: **R20 000**.
9. **Your beneficiary:** Should you pass away, and your cover is valid, the cover amount will pay to your nominated beneficiary above. This person has to be 18 years or older and have a valid South African bank account. Please make sure that you tell Lumkani if the details of your beneficiary must change.
10. **Your privacy:** The Main Member accepts that the Insurer can communicate with Policy Members telephonically and/or electronically. All records shared with the Insurer may be stored electronically. The Insurer values clients' privacy and personal information. The detailed Privacy Policy can be viewed online at <https://www.kingprice.co.za/privacy-policy/>
11. **How to claim:** In the event of a claim please contact **Lumkani on 010 005 4414** or **King Price Life on 086 100 7966**.
12. **Queries:** Should you wish to make any changes to the details of the Policy Members, your beneficiary or if you have a query or complaint, please contact Lumkani on 010 005 4414.
13. **Insurer:** King Price Life Insurance Limited. Registration Number: 1948/029011/06. Menlyn Corporate Park, Block A 175 Corobay Avenue Waterkloof Glen, Ext 11, Pretoria, 0081.
14. **Intermediary:** The SocioTech Institute (PTY) LTD trading as Lumkani. Registration number: 2015/070358/07, Unit 8B, 8th Floor, 73 Juta Street, Braamfontein, Johannesburg, 2001.
15. **Complaints:** Should there be concerns about the information received, please contact King Price Life's Compliance Department on 086 11 22 222. If resolution is unsatisfactory, please contact the Regulators below:
The FAIS Ombud, Address: PO Box 41, Menlyn Park, 0063, E-mail: info@faisombud.co.za, Tel: 012 762 5000 / 012 470 9080, Fax: 012 348 3447 / 012 470 9097 / 086 764 1422 Website: www.faisombud.co.za. **The Long-term Insurance Ombudsman**, Address: Private BagX45, Claremont, Cape Town, 7735, E-mail: info@ombud.co.za Tel: (021) 657 5000 / 086 0103 236, Fax: (021) 657 095, Website: www.ombud.co.za.

I confirm that the information completed on this certificate is true and correct, whether this was completed by myself or by the Lumkani agent on my behalf and I did not sign any blank or partially completed forms.

Signed at _____ on this _____ day of _____ 20_____

 Client name and surname

 Client signature

Dear customer...

Sasria provides short-term insurance cover against special risks that the broader insurance industry does not cover. Examples of these special risks are civil commotion, strike, riot, public disorder and terrorism.

This document is the legal and official version of your Sasria policy wording. The laws of South Africa govern this policy.

Your contract with Sasria comprises:

- the policy wording (this document);
- the Sasria policy schedule;
- any information that you, or someone acting on your behalf, supply to us; and
- any amendment to the policy.

Please read the wording carefully to make sure that you understand what your policy covers. You must always read the wording together with the Sasria schedule.

We look forward to being of service to you.

How to reach us

011 214 0800 or 086 172 7742 | contactus@sasria.co.za | www.sasria.co.za

General terms and conditions

How you should read this document

"We", "our" or "us" in the wording refers to Sasria SOC Ltd. "You" or "your" in the wording refers to the policyholder.

Words in the singular include the plural. Words in the masculine gender (he) include the feminine gender (she).

Your Sasria policy and the underlying policy

You must have an underlying policy in force

To be insured against the special risks mentioned above, you must have an underlying policy contract in force that includes Sasria cover at the time of the event that gives rise to a loss. If you choose to only take out Sasria cover, there must be a pro forma underlying policy as a formality. The pro forma policy can be issued by any underlying insurer. The underlying insurer must give you Sasria cover regardless of your risk profile.

Sasria policies attach to the underlying policy or they are stand-alone:

- **Attached policies** incorporate the terms, conditions and warranties of the underlying policy with some exceptions (see the next subsection).
- **Stand-alone policies** have their own terms and conditions that are listed in the relevant policy wording.

Policies that attach to the underlying policy	Stand-alone policies
Material Damage (Fire) Contract Works	Motor Business Interruption (Standing Charges, Working Expenses, Loss of net profit, Loss of gross profit, Project Delay)

Policies that attach to the underlying policy

For these policies, the terms, conditions, exclusions and warranties of the underlying policy also apply to the Sasria policy **except for those listed below**:

Standard S.A.I.A. Exceptions

The general exclusions of underlying policies typically include the Standard S.A.I.A. Exceptions. Your Sasria policy covers some of the S.A.I.A. Exceptions, but not all of them.

Your Sasria policy covers **civil commotion, riot, strike, lockout, public disorder, rebellion and revolution and terrorism** (S.A.I.A. Exceptions A(i), A(iii)(b), A(iv), A(v), A(vi) and A(vii) to the extent that A(vii) refers to A(i), A(iii)(b), A(iv), A(v) and A(vi) and C).

Your Sasria policy does not cover **war and war-related activities** (S.A.I.A. Exceptions A(ii), A(iii)(a) and A(vii) to the extent that A(vii) refers to A(ii) and A(iii)(a) and B).

In each policy, see **What we cover** and **What we don't cover** for the details.

If the numbering in your underlying policy does not correspond with the numbering of the Standard S.A.I.A. Exceptions, you must refer to the corresponding contents.

Extensions

Sasria special risk cover only applies to the basic cover of the underlying policy. It does not apply to any additional perils and extensions included in the underlying policy, whether optional or not. Sasria covers its own list of extensions at an additional premium.

Excess

For Material Damage (Fire), there is no excess payable if you claim under your Sasria policy.

For Contract Works, the following excess is payable:

For loss or damage to contract works and materials, the excess or first amount payable is calculated as 0,1% of the value of the specific contract for which a claim is made.

The following minimum and maximum amounts apply:

Minimum excess (first amount payable)

- R250 (Domestic risks)
- R2 500 (All other risks)

Maximum excess (first amount payable)

- R25 000

For loss or damage to a construction plant, the excess is R1 000 for each loss or damage arising from any one insured event.

Premium

Any adjustment of the premium clause or condition in the underlying policy will not automatically apply to your Sasria policy.

Period of insurance

The period of insurance of your Sasria policy is the same as the period of insurance of the underlying policy.

Sasria and the underlying insurer must sign your schedule

For your Sasria contract to be valid, the Sasria schedule must bear the signatures of a director of Sasria and the underlying insurer.

Cancellation

Only you have the option to cancel Sasria cover; Sasria will never cancel your cover.

If an underlying policy is cancelled, it does not automatically result in cancellation of your Sasria cover. The underlying insurer must give you the option to keep your Sasria cover except if the cancellation was due to non-payment. If you choose to keep your Sasria cover, the underlying insurer will issue a pro forma policy to which your Sasria policy will attach.

Our rights

To review rates and premiums

We reserve the right to review the terms and conditions of a policy, including rates and premiums, in line with all applicable laws (e.g. the Policyholder Protection Rules). Where necessary, some or all classes of business rates and premiums may be reviewed with reference to trends, expectations and assumptions, including but not limited to the following:

- a) Documented trend of poor performance on class or classes of business over the last three (3- to five (5) years;
- b) Reasonably balancing the interests of Sasria SOC Ltd and its policyholders' expectations; and
- c) The extent to which the assumptions on which the premium was based have been met.

In accordance with the law, we will duly notify the policyholder in writing, through our distribution channels, of the details of the pending review; the effective date of the review; the reasons for the review; the implication of the review; the policyholder's rights and obligations regarding the review,

including any cooling-off rights offered and procedures applicable for the exercise thereof; and any other relevant details.

Each policyholder will be given a reasonable notice period to make an informed decision as to whether the policy continues to meet the policyholder's requirements as a result of the reviewed terms and conditions.

To take possession of damaged property

When you claim under this policy, you agree that we, and any person authorised by us, have the right to enter the damaged property, or take possession of it, and deal with it in any reasonable manner. This right does not imply that we accept liability for the claim. It also does not diminish our right to apply any condition of this policy.

You remain responsible for all damaged property until it is in our possession.

To take legal action on your behalf

If we have compensated you for loss or damage, we have the right to recover our costs from the responsible third-party. We have the right to take legal action on your behalf to defend or settle any third-party claim. You agree that we may conduct the legal proceedings to our full discretion.

You must cooperate fully with us. Specifically, you agree to:

- do nothing that will prejudice or limit our rights;
- give us all information and documents we require;
- sign any document or affidavit that we request to enable us to exercise our rights;
- attend depositions, hearings, trials and give evidence as necessary; and
- make no admission, offer, promise, payment or statement about Sasria's liability without our written consent.

Transfer of rights

Only you have the right to claim against us under this policy. This right may only be transferred to another person or entity if you should die or if the law orders it.

Sharing information

By entering into a contract with Sasria, you waive your right to privacy and agree that we may disclose to any other insurance company any relevant information that you, or someone else on your behalf, has provided to us.

Your responsibilities

To be covered

To be covered under your Sasria policy:

1. The underlying policy must have been valid and active on the date of the insured event for which you claim;
2. The Sasria premium payments must be up to date and we must have received all such payments; and
3. You must, for attached policies, comply with the terms and conditions of your Sasria policy and those of the underlying policy (with the exceptions described above under **Policies that**

attach to the underlying policies). For stand-alone policies, you must comply with the terms and conditions of your Sasria policy.

Pay the premium in advance

Your Sasria premium is payable in advance per month or per year. If the period of insurance is more than one month, but less than 12 months, the full annual premium will be payable in advance.

If we do not receive your premium by the due date, we will consider this policy to have lapsed at 24:00 (midnight) of the last day of the previous period of insurance, unless you can prove that the failure to pay was an error on the part of our agent or your broker.

Take all reasonable precautions

You must take all reasonable action to prevent loss or damage.

Do not withhold information or commit fraud

It is your responsibility to make sure that you give us all relevant information and that this information is complete, correct, and remains correct. If you withhold any information, or give us false or incorrect information, we may refuse to pay your claim.

We have the right to verify or investigate any information that you submit.

We have the right to reject a claim if you, or any person representing you, commit fraud in terms of this Sasria policy. If we refuse to pay your claim because of fraud or attempted fraud, we will not refund premiums already paid and may start legal proceedings against the defrauding party.

You commit fraud if you, or anyone on your behalf:

- submit a false or dishonest claim under this policy;
- use false or dishonest means or false information to benefit from the cover that we provide; or
- deliberately cause an insured event. For example, if you should deliberately cause a fire or add fuel to it.

Compensation

How we compensate you

If you have a valid claim, we will compensate you for the lost or damaged property by making a payment to you, or by repairing, replacing or reinstating the damaged property.

Who gets the compensation?

If we accept liability, we compensate the policyholder, or his beneficiary in the event of his death, except in the following cases:

1. If the lost or damaged property is still under finance, we will pay the financial institution first.
2. If the lost or damaged property has been sold to you, but the seller still has an insurable interest in the property, we will compensate the seller proportionally if you write to us and request us to do so.

If the compensation that settles the claim is accepted, we will have no further liability regarding the claim.

Policy limits

The limits of compensation are detailed in the respective policies.

Agreed value

If the property is leased, rented or hired under an agreement that requires the insured to insure the property and/or be responsible for it at an agreed value, the sum insured will be the stipulated agreed value.

Countries where you are covered

This policy covers only property situated in the Republic of South Africa or in the territorial waters of South Africa. The 1982 United Nations Convention on the Law of the Sea defines territorial waters as "a belt of coastal waters extending 12 nautical miles (22.2 km) from the baseline (usually the mean low-water mark) into the sea".

Sasria has an agreement with the Namibian special risk insurance association (Nasria). In terms of this agreement, you have Sasria cover in Namibia for a maximum of sixty (60) consecutive days.

Disputes

If a dispute arises as to the compensation payable, or the liability of Sasria, we will refer the matter for arbitration in terms of the arbitration laws in force at that time in the Republic of South Africa, at a place that we will determine.

You will not have the right to take legal action against Sasria until the arbiter has made a decision. The decision of the arbiter will be final and binding.

Amendment

You, or Sasria, may amend this policy, but no amendment to this policy will be valid unless a director of Sasria has signed the amendment.

How to claim

What to do after an insured event

1. Contact your underlying insurer. The underlying insurer will let you know if you have a special risk claim and will handle the Sasria claim on your behalf.
2. Report the incident to the police within 48 hours and get a case number.
3. Do not make any offer or promise or admit responsibility.
4. Do not leave any damaged property without supervision, if possible.

You must claim, or notify us of the intention to claim, under this policy within thirty (30) days of the date of the insured event.

If we receive your claim or notification more than twelve (12) months after the date of the insured event, we will not consider liability, unless the claim is the subject of pending legal action or if the underlying insurer has not yet completed the final assessment of the loss. It is your responsibility to notify Sasria immediately of a pending legal action or delay in the final assessment.

Supporting documents

For all claims, we will request supporting documents or information. Your underlying insurer will send you a list of all the required documents.

Material damage (Fire)

Material damage (Fire) attaches to the underlying policy. Please see the general terms and conditions above for an explanation of attached policies.

Important words and phrases

Word or phrase	Defined meaning
Civil commotion	Large-scale violence by members of the public, causing injury to people or damage to property.
Consequential loss	Loss or damage that is not directly caused by an insured risk, but which is an indirect consequence or result of the insured risk.
Labour disturbance	<p>In the case of Slabbert Burger vs Sasria, disturbance in a labour context was defined as “an overt disturbance of the public peace in defiance of authority, leading to physical damage”.</p> <p>Sasria will only consider a claim for loss or damage as a result of a labour disturbance if all four of the following elements are present:</p> <ul style="list-style-type: none"> • A disturbance of the public peace; • Which happens openly, or which is clear upon observing; • In disobedience of authority; and • Which leads to physical loss or damage.
Lockout	<p>According to section 213 of the Labour Relations Act (66 of 1995), a lockout means “the exclusion by an employer of employees from the employer’s workplace, for the purpose of compelling the employees to accept a demand in respect of any matter of mutual interest between employer and employee, whether or not the employer breaches those employees’ contracts of employment in the course of or for the purpose of that exclusion”.</p> <p>This definition may be amended by South African law from time to time.</p>
Looting	<p>To steal goods, typically during a riot, strike or civil commotion. Looting must take place during an event that Sasria covers.</p> <p>Sasria does not cover theft.</p>
Policyholder	<p>The person(s) or juristic entity in whose name the policy is issued.</p> <p>A policyholder could be:</p> <ul style="list-style-type: none"> • A holding company and all its subsidiaries (as set out in the Companies Act, 61 of 1973); or • A subsidiary of the holding company; or • An entity other than a company; or • A person or persons.

Public disorder	A riot or other civil commotion that gives rise to a serious risk to public safety, whether at a single location or resulting from a series of incidents in the same or different locations.
Riot	<p>In terms of case law, riot means the tumultuous disturbance of public peace by an assembly of three or more persons acting together in the execution of some private objective.</p> <p>Sasria will only consider a claim for loss or damage as a result of a riot, if all four of the following elements are present:</p> <ul style="list-style-type: none"> • Three or more persons who have assembled with the same objective; • A tumultuous disturbance of the public peace; • Which leads to strife, violence or threats of violence; and • Physical loss or damage. <p>In terms of this definition, Sasria does not consider the violent acts of three or more people who have different objectives as a riot.</p>
Strike	<p>According to section 213 of the Labour Relations Act (66 of 1995), a strike means "the partial or complete concerted refusal to work, or the retardation or obstruction of work, by persons who are or have been employed by the same employer or by different employers, for the purpose of remedying a grievance or resolving a dispute in respect of any matter of mutual interest between employer and employee, and every reference to 'work' in this definition includes overtime work, whether it is voluntary or compulsory".</p> <p>This definition may be amended by South African law from time to time.</p>
Terrorism	<p>The unlawful use of violence and intimidation, especially against civilians, in the pursuit of political aims.</p> <p>Please note that Sasria cover does not extend beyond the borders of South Africa. In other words, if terrorism happens outside the borders of South Africa, Sasria does not cover that. Furthermore, Sasria does not cover consequential loss emanating from any acts of terrorism.</p>

WHO do we cover?

In the Material Damage policy, Sasria covers the policyholder.

What we cover

Sasria will compensate you for the loss of, or damage to, property insured in the underlying policy, if that loss or damage is directly related to, or caused by:

1. Any riot, strike or public disorder or any act or activity which is calculated or directed to bring about a riot, strike or public disorder;
2. Any act (whether on behalf of any organisation, body or person, or group of persons) calculated or directed to overthrow or influence any State or government, or any provincial, local or tribal authority with force, or by means of fear, terrorism or violence;
3. Any act which is calculated or directed to bring about loss or damage in order to further any

political aim, objective or cause, or to bring about any social or economic change, or in protest against any State or government, or any provincial, local or tribal authority, or for the purpose of inspiring fear in the public, or any section thereof;

4. Any attempt to perform any act referred to in clauses 1, 2 and 3 above;
5. The act of any lawfully established authority in controlling, preventing, suppressing or, in any other way, dealing with any act or attempted act referred to in clauses 1, 2, 3 or 4 above;
6. Looting committed as part of the acts described in 1, 2, 3, 4 or 5 above.

What we DON'T cover

Sasria does not compensate you for:

1. Any form of consequential or indirect loss or damage, other than the loss of rent. We will only cover loss of rent if the underlying policy specifically insures it, and only until the insured building is again suitable to be rented out or occupied;
2. Consequential loss or damage resulting from stopping work, totally or partially, or from delaying, interrupting or stopping any process or operation;
3. Loss or damage resulting from a lawful authority confiscating, commandeering or requisitioning insured property, permanently or temporarily, or any attempt to do so;
4. Loss or damage, in any way caused by, or contributed to, an act of terrorism that uses, or threatens to use, any nuclear weapon or device, or any chemical or biological agent;
5. Loss or damage, in any way caused by, or contributed to, war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or a state of siege;
6. Any attempt to perform any act referred to in clauses 4 and 5 above;
7. The act of any lawfully established authority in controlling, preventing, suppressing or, in any other way, dealing with any act or attempted act referred to in clause 4 and 5 above;
8. Loss or damage caused directly or indirectly by, or through, or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No. 85 of 1976) or any similar Act operative in South African territory to which this policy applies;
9. Loss or damage caused by prevention of access (for example, deterioration of stock or perishables);
10. Loss or damage for which you are liable in terms of a contract, unless you would have been liable for the damage in the absence of the contract;
11. Loss or damage caused directly or indirectly by a nuclear event. A nuclear event is an incident or accident involving the release of radioactive material with negative health and environmental effects.

If we reject a claim by reason of exclusion 5 or 8, you will have to prove that the loss or damage was not related to exclusion 5 or 8.

Conditions

If an insured building or structure is destroyed and Sasria has accepted liability for your claim, you may replace the destroyed building with an equivalent building at another site. Our liability will be limited to the cost of reinstating the destroyed building or structure at the original site.

Compensation

The limit of compensation for the period of insurance is R500 million (excluding VAT), even if the sum insured exceeds R500 million (excluding VAT). Sasria allows for the reinstatement of cover if the limit of compensation has been exhausted during the period of insurance. An additional premium will be charged for reinstated cover for the remainder of the period of insurance.

You may take out additional Sasria cover up to R1 billion at an additional premium. The limit of R1 billion applies to additional cover for Material Damage and Business Interruption combined.

Sasria will base compensation for a single lost or damaged item, or for all the lost or damaged items together, on the sum insured, even if there is a Basis of Loss Settlement clause in the underlying policy.

Lumkani cashback programme overview

A. Welcome to Lumkani cashback programme

A cashback is our way of rewarding our debit order paying clients for their loyalty.

You will meet the criteria for your first cashback payment of R200 if all of the below apply:

- You have paid 24 rental payments by way of debit order
- You have had your policy for a minimum of 24 months

For every 36 months thereafter you will qualify for R300 if:

- You have paid 36 rental payments by way of debit order during this period
- You have had your policy active for a minimum of 36 months during this period

B. Frequently asked questions

1. How will my cashback reward be paid to me?

We will use the account details noted on your rental agreement to pay your cashback reward.

2. What happens if I have a claim?

There is no impact on your Lumkani cashback, your cashback cycle will continue uninterrupted.

3. What happens if I or the Insurer cancel my policy, or the agreement lapses for any other reason and then I decide to join Lumkani again?

If your rental agreement or policy lapses your cashback cycle will re-start. No previous debit order payments will be considered for your new cashback cycle.

4. What happens if I have more than one Lumkani rental agreement?

Each agreement is considered separately for the cashback.

If each agreement meets the criteria for the cashback, then a cashback payment will be made for each agreement separately.

5. I am an existing client. Can I switch my current payment method to debit order to qualify for the cashback?

Yes!

Remember you will only qualify for the cashback after you have made 24 successful debit order rental payments. No other payment method can be counted towards the 24 payments except for payment by debit order.

6. I pay at the same time every month using Pay@/ EasyPay/ Bank deposit. Do I qualify for the cashback?

No. Switch to debit order as your payment method and qualify for the cashback.