



COMMERCIAL NEEDS ANALYSIS

| | INFORMATION REQUIRED | NOTES |
|------------------------------------|----------------------|-------|
| INSURED | | |
| POSTAL ADDRESS | | |
| RISK ADDRESS | | |
| TYPE OF BUSINESS | | |
| COMPANY REG. & VAT No's | | |
| CONTACT PERSON | | |
| CONTACT NO's & EMAIL | | |
| CURRENT INSURER | | |
| POLICY No. | | |
| ANNUAL / MONTHLY | | |
| RENEWAL DATE | | |
| TYPE OF CONSTRUCTION | | |
| SIZE OF BUILDING | | |
| FIRE PROTECTIONS | | |
| SECURITY PROTECTIONS | | |
| SIGNATURE | | |

CLAIMS HISTORY

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| DESCRIPTION OF COVER | SUM INSURED / LIMIT OF INDEMNITY | PREMIUM | NOTES |
|---|----------------------------------|---------|-------|
| FIRE SECTION Insured Perils: Fire lightning explosion earthquake and special perils | Not Requested | | |
| SASRIA Buildings Entire Contents Plant & Machinery | Yes R - R - R - | | |

| DESCRIPTION OF COVER | SUM INSURED / LIMIT OF INDEMNITY | PREMIUM | NOTES |
|--|---|---------|-------|
| Stock & Materials In Trade Miscellaneous - As described Miscellaneous - As described Escalation Inflation Extensions: Salvage Disposal Stock Declaration Clause Applies : 75% Deterioration of Stock - Fire and Perils | R - R - R - R - R - No No No | - | |
| CLAIMS PREPARATION COSTS Cover: Costs reasonably incurred in establishing a claim All Insured Sections (Excluding Fidelity) | Not Requested | - | |
| BUILDINGS COMBINED Insured Perils: Fire lightning thunderbolt expolsion storm wind water hail snow earthquake impact theft (or any attempt thereat) accidental damage SASRIA Buildings Day One Value Escalation 12% Inflation 10% Damage to Public Supply Connections Rent Public Liability (Limit if in excess of R2,500,000) Extensions: Prevention of Access Subsidence and Landslip (Subject to a geologist report) Geysers | Not Requested Yes R - R - R - Yes 30% of SI R - No No Included | - | |

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|--|---|----------|-------|
| <p>OFFICE CONTENTS Insured Perils: Loss or damage to contents by fire lightning explosion earthquake, special perils, theft (forcible and violent) and accidental damage. (Excludes Electronic Equipment)</p> <p>SASRIA Contents Theft limit (Subject to forcible & violent entry) Rent Loss of documents Legal Liability of Documents Increase in Cost of Working Locks and Keys</p> <p>Extensions Replacement Value Conditions</p> | <p>Not Requested</p> <p>Yes</p> <p>R -</p> <p>25% of SI</p> <p>25% of SI</p> <p>R 50 000.00</p> <p>R 50 000.00</p> <p>25% of SI</p> <p>R 2 000.00</p> <p>Yes</p> | <p>-</p> | |
| <p>BUSINESS INTERRUPTION Insured Perils: As per the underlying Fire policy</p> <p>SASRIA Deposit Premium Yes/No Indemnity Period: No. of Months Annual Gross Profit (Difference Basis) Gross Rentals Revenue Additional Increase in Cost of Working Wages (Dual Wages Basis - Consolidation Period - Months) Fines and Penalties for Breach of Contract</p> <p>Extensions: Accidental Damage Suppliers (Specified / Unspecified) Customers (Specified / Unspecified) Prevention of Access - Extended Cover Public Utilities Ext. Cover - 48 hrs time x's & max 2 weeks outage Public Telecommunications - Extended Cover</p> | <p>Not Requested</p> <p>Yes 75%</p> <p>12</p> <p>R -</p> <p>R -</p> <p>R -</p> <p>R -</p> <p>R -</p> <p>R -</p> <p>R -</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> <p>No</p> | <p>-</p> | |
| <p>ACCOUNTS RECEIVABLE Insured Perils: Loss or damage as a result of accident or misfortune to the insured's books Outstanding Debit Balances</p> <p>Extensions/Clauses : Transit Extension Duplicate Records Protections Warranty</p> | <p>Not Requested</p> <p>R -</p> <p>No</p> <p>Yes</p> <p>No</p> | <p>-</p> | |

| DESCRIPTION OF COVER | SUM INSURED / LIMIT OF INDEMNITY | PREMIUM | NOTES |
|--|--|---|-------|
| THEFT Insured Perils: Loss fo or damage to property following forcible and violent entry into or exit from the premises First Loss Limit Buildings Increased Limit Loss of Buildings, Landlords Fixtures and Fittings Locks and Keys Costs and Expenses Alarm Warranty Forcible and Violent Entry or Exit | Not Requested R - R 20 000.00 R 20 000.00 R 2 000.00 R 20 000.00 Yes Yes | Included Included Included Included - | |
| MONEY Insured Perils: Loss of or damage to money on the premises or in transit SASRIA Major Limit Minor Limit Seasonal Increase - Period Crossed Cheques Collectors Number : Extensions: Receptacles Limit Locks & Keys Clothing Personal Accident and Assault : Death and Permanent Disability : Medical Expenses | Not Requested Yes R - R 5 000.00 R - R 100 000.00 R - R 20 000.00 R 3 000.00 R 3 000.00 R 7 500.00 R 7 500.00 | Included Included Included Included - | |
| GLASS Insured Perils: Loss or damage to glass and signwriting SASRIA - External and Internal Glass Extensions: Special Replacement | Not Requested Yes No | - | |

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| <p>FIDELITY GUARANTEE Insured Perils: Loss or money or other property by an insured employee as a result of fraud or dishonesty Basis of Insurance Blanket Basis No. Of Employees : Named / Position Basis Per list provided :</p> <p>Extensions: Retroactive Cover Date : Superseded Policy Voluntary First Amount Payable Reduction/Reinstatement of Insured Amounts Cost of Recovery Computer Losses Loss Discovery 24 to 36 Months</p> | <p>Not Requested</p> <p>R - R -</p> <p>R -</p> <p>No No No No No</p> | <p>-</p> | |
| <p>GOODS IN TRANSIT (Inland) Insured Perils: Loss or damage to property for which the insured is responsible whilst in transit by own or contracted transport SASRIA Basis of Cover : All Risks Maximum Limit per Conveyance Annual Carry Basis of Valuation Cost plus duties Transportation method : Road, Air, Rail or Post Commodities Carried:</p> <p>Extensions: Fire Extinguishers Debris Removal Refridqeration / Machinery Breakdown Deterioration of Stock Declaration Basis 75%</p> | <p>Not Requested</p> <p>Yes</p> <p>R - R -</p> <p>R 7 500.00 R 7 500.00</p> <p>No No No</p> | <p>Included Included</p> <p>-</p> | |
| <p>BUSINESS ALL RISKS Insured Perils: Loss or damage to insured property worldwide by accident or misfortune SASRIA</p> <p>ITEM SERIAL No.</p> <p>Extensions: Increase in Cost of Working Replacement Value Conditions</p> | <p>Not Requested</p> <p>Yes</p> <p>No No</p> | <p>-</p> | |

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| <p>ACCIDENTAL DAMAGE Insured Perils: Accidental damage to insured property at or about the premises First Loss Limit - Defined Events 1 Total Sum Insured</p> <p>Extensions: Average First Loss Average Reinstatement</p> | <p>Not Requested</p> <p>R - R -</p> <p>No Yes No</p> | <p>-</p> | |
| <p>PUBLIC LIABILITY Defined Events: Damages for which the insured becomes legally liable to pay consequent upon accidental death or injury or damage to property</p> <p>Basis: Claims Made Retroactive Date: General, Tenants Work Away Products Liability Defective Workmanship Liability Spread of Fire Legal Defence Costs Wrongful Arrest & Defamation Extended Reporting Turnover (Mandatory) Wages (Mandatory)</p> | <p>Not Requested</p> <p>R - R - R - R - R - R 10 000.00 R 50 000.00 No</p> | <p>Included Included</p> <p>-</p> | |
| <p>EXTENDED LIABILITY Defined Events: Damages for which the insured shall become liable following death or injury or damage to property, in excess of the Public Liability Section Indemnity Limits</p> <p>Limit of Indemnity Retroactive Date :</p> | <p>R -</p> | <p>-</p> <p>-</p> | |
| <p>EMPLOYERS LIABILITY Defined Events: Damages for which the insured shall become liable following death, injury or illness to any employee under contract of service All Employees of the Insured Retroactive Date: Extended Reporting</p> | <p>Not Requested</p> <p>R -</p> <p>No</p> | <p>-</p> | |

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| <p>GROUP PERSONAL ACCIDENT/STATED BENEFITS Defined Events: Bodily injury caused by accidental means to principles, partners, directors or employees of the insured Class of Employment: Management : Administrative : Drivers : Factory : Other Hazardous : No. Of Employees : Benefits: Death R - Permanent Disability R - Temporary Total Disability (Per week for 104 weeks) R - Medical Expenses R - Total Annual Earnings 3 Highest wage earners R..... R..... R..... Extensions: Burns and Disfigurement Included Business Limitations Apply</p> | <p>Not Requested</p> <p>No No</p> | <p>-</p> | |
| <p>ELECTRONIC EQUIPMENT (Full details is required) Defined Events: Loss of or damage to property described in the schedule SASRIA Item Description Serial No. Reinstatement of data Increased cost of working (Indemnity Period : 3 Months) Extensions: Telkom Access Lines Incompatibility Cover (Limit as per MM3)</p> | <p>Not Requested</p> <p>Yes</p> R - R - R - R - R - R - R - R - R - R - R - R - R - Yes Yes | <p>-</p> | |

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|---|--|----------|-------|
| <p>MOTOR - SCHEDULE BASIS (Please attach proof of NCB) Defined Events: Loss of or damage to the vehicles specified in the schedule SASRIA See attached schedule of vehicles</p> <p>MOTOR FLEET (To be written on an annual basis only) TOTAL FLEET VALUE (Full schedule of vehicles required) MAXIMUM SUM INSURED STOPPER : R AGGREGATE : R PREMIUM DEPOSIT : not applicable</p> <p>Extensions : Third Party Liability Contingent Liability Passenger Liability Restricted to cab of conveying vehicle Unauthorised Passenger Liability Restricted to cab per above Fire and Explosion Loss of Keys (Excess : R250) Wreckage Removal Car Audio Equipment Parking Facilities and movement of Third party vehicles Car Hire - Limit R250 p/d, max 30 & 3 day time exclusion Roadside Assistance @ R11 per vehicle min R55 Excess Waiver (Sedans / LDV's Credit Shortfall (If yes, include in the sum insured)</p> | <p>Not Requested</p> <p>Yes</p> <p>R -</p> <p>R 2 500 000.00 R 2 500 000.00 R 2 500 000.00 R 2 500 000.00 R 1 000 000.00 R 5 000.00 R 5 000.00 R 2 500.00 R 2 500 000.00 No No No No</p> | <p>-</p> | |
| <p>MOTOR TRADERS - EXTERNAL RISKS Defined Events: The company will indemnify the insured against damage to any insured property or Third Party property for which he becomes legally liable to pay occurring elsewhere than on the premises</p> <p>SASRIA Comprehensive Cover Basis : Named Driver or Wages</p> <p>Workshop Waqes Own Damage Limit Third Party Limit of Liability</p> <p>Extensions: Windscreen Increased Third Party Limit of Liability Social, Domestic & Pleasure Use No. of named persons..... Loss of Use of Customers Vehicles Unauthorised Use by Employees Legal Liability of Passengers Contingent Liability</p> <p>Restrictions: Exclusion of Demonstration Risk Deletion of Passenger Liability Own Vehicles Restricted Cover Third Party Only</p> | <p>Not Requested</p> <p>Yes</p> <p>R - R - R 1 000 000.00</p> <p>Include No No Yes Yes Yes Yes</p> <p>No No No No</p> | <p>-</p> | |

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| <p>MOTOR TRADERS - INTERNAL RISKS Defined Events: The company will indemnify the insured against damage to any insured property or Third Party property for which he becomes legally liable to payoccurring in or on the premises SASRIA Comprehensive Cover Workshop Waqes Own Damage Limit Third Party Limit of Liability</p> <p>Extensions: Windscreen Workaway from Premises Use of Hoists</p> | <p>Not Requested</p> <p>Yes</p> <p>R - R - R -</p> <p>Yes Yes Yes</p> | <p>- - - - -</p> | | | | | | | | | | | | | |
| <p>MACHINERY BREAKDOWN Defined Events: Loss or damage caused by sudden and unforeseen circumstances</p> <table border="0" data-bbox="190 798 705 821"> <tr> <td style="text-align: center;">Machinery</td> <td style="text-align: center;">Serial No.</td> </tr> </table> <p>Loss of Profits Annual Gross Profit Indemnity Period: 3 Months</p> | Machinery | Serial No. | <p>Not Requested</p> <p>R - R - R - R -</p> | <p>- - - - -</p> | | | | | | | | | | | |
| Machinery | Serial No. | | | | | | | | | | | | | | |
| <p>DETERIORATION OF STOCK Defined Events: Accidental deterioration of stock following breakdown of machinery</p> | <p>Not Requested</p> <p>R -</p> | <p>-</p> | | | | | | | | | | | | | |
| <p>PREMIUM</p> <p>PLUS: ADMINISTRATION FEE OF 10%</p> <p>PLUS: INSURER FEE</p> <p>PLUS: SASRIA (ON REQUEST)</p> <p>PLUS: BROKER POLICY FEE</p> <p>TOTAL PREMIUM INCLUSIVE OF 14% VAT & FEES</p> | | <table border="1"> <tr><td>R</td><td>-</td></tr> <tr><td>R</td><td>-</td></tr> <tr><td>R</td><td>-</td></tr> <tr><td>R</td><td>-</td></tr> <tr><td>R</td><td>-</td></tr> <tr><td>R</td><td>-</td></tr> </table> | R | - | R | - | R | - | R | - | R | - | R | - | |
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