



VAPS
POLICY WORDING

POLICY WORDING

GENERAL TERMS AND CONDITIONS

Bryte Insurance Company Limited Registration Number 1965/006764/06 (the insurer) agrees upon receipt of the premium to indemnify or compensate the insured by payment in respect of the insured perils and defined events provided in terms of this policy during any period of insurance for which it accepts a premium.

This policy wording as amended from time to time, various administrative forms, Application Forms, Policy Schedules, declarations, authorisations, any voice-logged conversations pertaining to this policy and agreements supplied by Bryte Insurance Company Limited shall form the basis of this insurance contract. In the event of any conflict between the provisions of this policy wording and that of any other documents as mentioned above, the provisions of the policy wording shall prevail.

The Intermediary will receive commission from Bryte Insurance Company Limited as set out in the Policy Schedule.

GENERAL DEFINITIONS

- a) We/us/our means the Insurer - Bryte Insurance Company Limited Registration Number 1965/006764/06 for the purposes of the Short-term Insurance Act 1998 and a licensed financial services provider for the purposes of the Financial Advisory and Intermediary Services Act 2002.
- b) You/your/yours/yourself means the insured named in the schedule, other insured(s) and/or other parties to whom cover in terms of the sections of this policy has been provided.
- c) Insured means the person named in the Schedule of Insurance, who is the owner of the Policy and is responsible for the payment of the premium, which also includes each member of his family normally residing with him/her at the risk address as stated on the Schedule of Insurance.
- d) Tyres shall mean any tyre(s) purchased and fitted to an insured private motor vehicle including private light delivery vehicles not exceeding 3500 kg, by a reputable tyre franchisee.
- e) Anniversary date means the day, generally the 1st day of the month, not more than 12 months from the start date of the policy.

GENERAL PROVISIONS

1. INTERPRETATION

The schedule and any endorsements thereto, this policy wording and the underlying policy wording shall be read together and any word or expression to which a specific meaning has been given in any part thereof shall bear such meaning wherever it may appear.

2. SUMS INSURED LEFT BLANK IN SCHEDULE

If the sum insured, limit of liability or benefit in the schedule is:

- a) left blank or no amount is stated against it;
- b) is shown as "Nil" or "0", as "N/A" or "Not Applicable", as "Not Insured" or as "No", "Not Included" or "Excluded";

it means that the insurance cover, peril or circumstance as stated in the schedule is not insured or provided for by your policy.

3. PERIOD OF INSURANCE

The Period of Insurance is initially the period from the inception date of the policy to the last day of the calendar month in which the inception date occurs. Thereafter the renewal Period of Insurance is equivalent to one calendar month.

4. DISCLOSURE PERMISSION GRANTED BY YOU

By taking out this policy, you have acknowledged that the sharing of claims and underwriting information (including credit information) by insurers is essential to enable the insurance industry to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims, in the public interest and with the view to limiting premiums.

On your behalf and on behalf of any person that you represent herein, you hereby waive any right to privacy in any insurance information provided by you or on your behalf in respect of any insurance policy or claim made or lodged by you and you consent to such information being disclosed to any other insurance company or its agent.

You also acknowledge that the information provided by you may be verified against other legitimate sources or databases.

The policyholder, on his/her own behalf or any person who is represented, hereby waives any rights to confidentiality with regards to underwriting or claims information (including credit information) that has been provided by any person in respect of any insurance policy or claim made or lodged by the policyholder.

The policyholder acknowledges that the insurance information so provided may be stored in the shared database and used as set out above as well as for any decision pertaining to the continuance of the policyholder's policy or the meeting of any claim the policyholder may submit.

GENERAL CONDITIONS

1. COMPLIANCE WITH TERMS AND CONDITIONS OF THE POLICY

Unless you have complied with all policy terms and conditions, we will not accept any liability under this insurance.

2. FRAUD

We do not pay for fraud, dishonesty, misrepresentation, or wilful acts. We do not pay for claims that are based on or are a result of fraud.

This means if any part of your claim is fraudulent the entire claim will not be paid.

Fraud means giving misleading or incorrect facts. For example:

If you or anyone acting on your behalf deliberately misleads the insurer with regards to amount, size or occurrence of the loss;

Or

If documents and information to support a claim, whether created by you or on your behalf, are not true or are fraudulent.

We do not pay for any claims for events that you, or any person colluding with you, bring about deliberately so that you can make a claim.

Colluding means to act together to achieve a dishonest or fraudulent outcome.

3. MISREPRESENTATION, MISDESCRIPTION AND NON-DISCLOSURE

We may declare this policy or any part of it as void or voidable and of no binding effect if details provided by you or on your behalf, whether requested by us or not, which affect the terms of acceptance or continuation of any risk by us are not disclosed or are misrepresented or not fully and accurately described or if you do not advise us of any change in the risk.

4. MORE THAN ONE POLICY

If at the time of any event giving rise to a claim under this policy, insurance exists with any other insurers covering the insured against the insured events, the company shall be liable to make good only a rateable proportion of the amount payable by or to the insured in respect of such event. If any such other insurance is subject to any condition of average, this policy, if not already subject to any condition of average, shall be subject to average in like manner.

5. NO RIGHT TO OTHER PERSONS

Unless otherwise provided, nothing in this policy shall give any rights to any person other than the insured. Any extension providing indemnity to any person other than the insured shall not give any rights of claim to such person, the intention being that the insured shall claim on behalf of such person. Payment to you shall in every case be a full discharge by us.

6. TERRITORIAL LIMITS

The cover is restricted to vehicles within the Republic of South Africa.

7. REPATRIATION

If the vehicle is damaged outside of the Republic of South Africa, the cost of repatriation will not be covered.

8. CANCELLATION

This policy or any section may be cancelled by:

- a) You at any time in writing and we will be entitled to retain the short period premium or minimum premium;
- b) The Insurer, by giving 31 days' notice to you in writing at your last known E-mail address or WhatsApp to the cell phone number on record, and will retain a short-term premium. Notice shall be deemed to have been received by you after 10 days of the dispatch of the notice unless proven by you to the contrary.

9. PREMIUM PAYMENTS

To pay your premiums in time

We may decide to change the amount of premium payable under this policy at any time and if we do, we will give you 31 (thirty-one) days' notice of a change in premium.

The schedule will show if you have a monthly or yearly policy. You may choose how to pay your premium:

- Monthly by debit order;
- Yearly by debit order.

See below payment options with terms and conditions of premium payment.

Monthly premium payments

- A. Monthly in advance;

B. Monthly in arrears.

You must pay every month by debit order on the debit order date shown on the schedule.

If the debit order date falls on a weekend or a public holiday, we will debit your bank account on the next working day.

If you cancel or put a stop payment on your debit order, your policy will automatically end on the last day of the month that we received a premium for. This is a deliberate decision by you to end the policy, consequently there will be no grace period nor will we consider any reason.

If you pay monthly in advance and we did not collect the monthly premium for whatsoever reason, we (the insurer) will notify you of the unsuccessful debit order as soon as we receive notification from the collection house. We will allow a 15-day grace period from the agreed debit date to re-debit the premium. If the second attempt is unsuccessful you will not have cover for the relevant month the premium was due and not collected successfully.

The next premium collection will be on the following agreed debit date as shown on your schedule, provided it is successful, cover will continue for the new month, irrespective of the outcome of the previous months collection result. In the event the new month's premium is also unsuccessful, the process as explained above will be repeated for a maximum up to 6 (six) months, whereby we will review the policy. It will be at the insurers discretion if we will continue cover or not. Should we end the cover we will provide you with a cancellation letter.

If you have a claim during a period when a debit order has not been paid, (depending on the reason for being unpaid) we will consider the claim only when we have received the premium.

For the cover to start on a new monthly policy If you have a monthly policy, your premium must be received within 30 days of the start date. We do not have to accept any premium you pay after this date, but we have the discretion to do so. If we do not receive your premium, your policy will not start. You must pay every month by debit order on the debit order date shown on the schedule. If the debit order date falls on a weekend or a public holiday, we will debit your bank account on the next working day. You must notify us of any changes to your banking details. If your bank details change and we are unable to collect premiums from your account, your policy will end and you will no longer be covered. If the bank makes a mistake that results in your debit order not going through, your policy will not end. However, you must send us proof that it was the bank's mistake

Yearly premium payments

If you pay your premiums yearly, you can by debit order. For the cover to start, we must receive your premium within 30 days of the start date. If we do not receive your premium, your policy will not start. If you want to renew your policy, we must receive your premium within 30 days of the anniversary date. If your payment is not received, the policy will not renew. You will only have cover up to midnight on the last day of the year that we have received a premium for. If you want to cover from us, you will then have to apply again.

10. CLAIMS PROCEDURE, REQUIREMENTS AND CONDITIONS

To claim after an event happens

No admission, statement, offer, promise, payment or indemnity may be made or accepted by you without our written consent.

If repairs have not commenced within 60 (sixty) days after authorisation by us due to your actions, all benefits in respect of such claim will be forfeited unless otherwise agreed in writing by us.

If, after payment of a claim in respect of lost or stolen property, the property (the subject matter of the claim) or any part thereof is located, you will render all assistance in the identification and physical recovery of such property if called on to do so by us, provided that your reasonable expenses in rendering such assistance will be reimbursed by us. Should you fail to render such assistance in terms of this condition when called upon to do so, you will immediately become liable for any claim costs incurred.

Process for claiming

Before you claim, check the events and items that we do not cover in both this general section and the specific section your claim relates to. Only you have the right to bring a claim under this policy.

- A. Report accidents and crimes to the police within 48 hours of the loss suffered. You must report to the police any of the following events that might lead to a claim:
 - A motor vehicle accident;
 - A crime, including theft or malicious damage to items.
- B. Tell us about the event as soon as possible. You must tell us as soon as reasonably possible but not later than 30 days after an event that could lead to a claim, including a claim by a third party. You must tell us even if you choose not to claim so that we can manage the costs of any future claims by any third party. For claims involving a motor accident or a crime, you must take all reasonable steps to find out who is responsible.

After a motor accident, reasonable steps would include:

- Getting the names and contact details of the drivers of any other vehicles involved in the accident;
 - Getting details of the vehicles, including make, model, colour and registration number;
 - Getting the names and contact details of any witnesses, if possible;
 - Taking photographs of the motor accident scene and damaged vehicles, if possible.
- C. Give us details of the event in writing as soon as reasonably possible, but not later than 30 days after the insured event, you must give us full details of the event in writing. We or your broker will send you a claim form to complete, or you can download one from our website at www.vapsure.co.za
You must send us all proof (including proof of purchase or proof of ownership), information and affidavits that we ask you for during the claims process.
An affidavit is a formal written statement made in writing in front of a Commissioner of Oaths (such as a police officer, a bank manager or an attorney).
 - D. Tell us if you have other insurance. You must give us details of any other insurance policy you have that might cover the event or item you are claiming for.
 - E. Tell us immediately about any claims that are brought against you. You must tell us immediately if any letter of demand, notice of claim, summons or other legal process is brought against you relating to a covered event. You must send us a copy of the document immediately after you receive it. If you do not comply with this condition and we are negatively affected by it, we have the right to

reject your claim.

- F. There are time limits to claiming We will not pay any claim after the end of 24 months from the date of the event, unless the claim is:
1. The subject of pending legal actions; or
 2. For legal responsibility to a third party.

We may agree to extend the time for claiming but we alone may decide to do so.

G. **If we reject your claim**

If we reject your claim, we will tell you in writing. You have the right to object to our decision. Your objection must be in writing and we must receive it within 90 days of the date of the rejection letter. If the matter is not resolved and you choose to start legal proceedings against us, you must do so within six months from the end of the 90-day period for the objection. You lose your right to start legal proceedings if you are out of time.

All time limits will be on hold while a rejected claim is being considered by the Ombud. See the Disclosure notice at the end of the schedule for how to refer disputes and complaints.

We do not pay for the same loss or damage under more than one section.

We pay a claim for any event or item only under one section of the policy. This is so that you are not paid out twice for the same event or item. You must claim under the section where the item is more specifically covered.

10.1 Payment before the final settlement of a claim

We have the right to pay some amounts towards your claim before it is finalised. This might be because there are delays, we cannot control. We alone have the right to decide whether to pay an amount before the claim is finally settled.

10.2 After payment of a claim, we have no more responsibility

Once we have paid for a valid claim, we have no further responsibility to you or to anyone else.

GENERAL EXCEPTIONS

We will not be liable for:

- a) Any vehicle not in a roadworthy condition as described in the National Road Traffic Act (Act 93 of 1996).
- b) This policy is not transferable to another/other vehicle.
- c) Tyres where the tyre tread depth is not in accordance with the regulations as stipulated in the Road Traffic Act (Act 93 of 1996).
- d) Speed testing, reliability trails, hire or reward or off-road activities.
- e) Loss or damage caused by a road traffic accident, fire or theft are covered as prescribed in sections of the policy that has been provided.
- f) Any claim which is in any way fraudulent.

WINDSCREEN EXCESS REDUCER

In the event of damage (less any excess applicable as stated in the schedule) when claiming for the replacement of your windscreen on your underlying policy we will provide you with the cover that enables you to reduce your policy excess/s to nil or a more affordable excess.

CONDITIONS

1. If the windscreen was uninspected within 48 hours, at inception/reinstatement of the policy the maximum indemnity will be R350.
2. Vehicle must be comprehensively insured.
3. A valid Underlying Policy must be in place at all times.
4. The insured shall not be placed in a better position than he/she was prior to a loss/claim.
5. Claims must be reported to Vap-Sure within 7 days of notifying your Underlying Policy provider/Insurer.
6. Windscreen Excess Reducer can only be taken in conjunction with **Vehicle excess reducer Value or Percentage products**.
7. This Policy will only pay the maximum indemnity as per the policy schedule within a twelve-month period from inception.

WE WILL INDEMNIFY YOU FOR:

Option 1:	Maximum Indemnity Limit R1 000.00
Option 2:	Maximum Indemnity Limit R2 500.00
Option 3:	Maximum Indemnity Limit R5 000.00

WE WILL NOT INDEMNIFY YOU FOR:

- a) Any other excesses.
- b) If the windscreen forms part of an accident claim.
- c) No other glass, headlights or reflectors will be covered.
- d) Any Heavy Commercial Vehicles.

TYRE AND RIM COVER

In the event of direct damage (less any excess applicable as stated in the schedule) caused from a pothole or object in the road to any tyre and/or rim of the insured vehicle, subject to the specific exclusions stated below.

CONDITIONS

Remaining tread at time of assessment	Claim against current purchase price
Between 6mm to 8mm of 8mm Tyre	87.5%
Between 2mm to 5mm of 8mm Tyre	50%
1mm of 8mm Tyre	0%
Between 8mm to 9mm of 9mm Tyre	88.8%
Between 2mm to 7mm of 9mm Tyre	66.6%
1mm of 9mm Tyre	0%
Between 10mm to 11mm of 11mm Tyre	90.9%
Between 2mm to 9mm of 11mm Tyre	70%
1mm of 11mm Tyre	0%
Between 11mm to 12mm of 12mm Tyre	91.6%
Between 2mm to 10mm of 12mm Tyre	75%
1mm of 12mm Tyre	0%

WE WILL INDEMNIFY YOU FOR:

Option 1	Tyres: Cost of replacement will be limited to R2 500.00 per incident Rims: Cost of repair/replacement will be limited to R2 500.00 per incident Maximum indemnity limit per incident = R5 000.00
Option 2	Tyres: Cost of replacement will be limited to R5 000.00 per tyre Maximum indemnity: 2 x tyres per incident Rims: Cost of repair/replacement will be limited to R2 500.00 per rim Maximum indemnity: 2 x rims per incident Maximum indemnity limit per incident = R10 000.00
Option 3	Tyres: Cost of replacement will be limited to R10 000.00 per tyre Maximum indemnity: 2 x tyres per incident Rims: Cost of repair/replacement will be limited to R4 000.00 per rim Maximum indemnity: 2 x rims per incident Maximum indemnity limit per incident = R20 000.00
Option 4	Tyres: Cost of replacement will be limited to R15 000.00 per tyre Maximum indemnity: 2 x tyres per incident Rims: Cost of repair/replacement will be limited to R6 000.00 per rim Maximum indemnity: 2 x rims per incident Maximum indemnity limit per incident = R30 000.00

WE WILL NOT INDEMNIFY YOU FOR:

- a) Rethreaded tyres.
- b) Temporary tyre and/or space-saver tyres.
- c) Manufacturing defects in the workmanship and /or materials of the tyre and/or rims fitted to the vehicle.
- d) Damage as a result of off-road activities.
- e) If the rating is not according to the manufacturer’s specification.
- f) Any consequential losses incurred as a result of the damage to the insured vehicle, tyres and rims.
- g) The cost of repair or replacement if recoverable under any other insurance or warranty.
- h) The damage caused as a result of an accident covered by the underlying policy.

TYRE COVER

In the event of direct damage (less any excess applicable as stated in the schedule) caused from a pothole or object in the road to any tyre of the insured vehicle, subject to the specific exclusions stated below.

CONDITIONS

Remaining tread at time of assessment	Claim against current purchase price
Between 6mm to 8mm of 8mm Tyre	87.5%
Between 2mm to 5mm of 8mm Tyre	50%
1mm of 8mm Tyre	0%
Between 8mm to 9mm of 9mm Tyre	88.8%
Between 2mm to 7mm of 9mm Tyre	66.6%
1mm of 9mm Tyre	0%
Between 10mm to 11mm of 11mm Tyre	90.9%
Between 2mm to 9mm of 11mm Tyre	70%
1mm of 11mm Tyre	0%
Between 11mm to 12mm of 12mm Tyre	91.6%
Between 2mm to 10mm of 12mm Tyre	75%
1mm of 12mm Tyre	0%

WE WILL INDEMNIFY YOU FOR:

Option 1	Maximum indemnity limit: R2 000.00 Maximum of two tyres per event.
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Option 2	Maximum indemnity limit: R4 000.00 Maximum of two tyres per event.
Option 3	Maximum indemnity limit: R6 000.00 Maximum of two tyres per event.
Option 4	Maximum indemnity limit: R10 000.00 Maximum of two tyres per event.
Option 5	Maximum indemnity limit: R15 000.00 Maximum of two tyres per event.

WE WILL NOT INDEMNIFY YOU FOR:

- a) Rethreaded tyres.
- b) Temporary tyre and/or space saver tyres.
- c) Manufacturing defects in the workmanship and /or materials of the tyre and/or rims fitted to the vehicle.
- d) Damage as a result of off-road activities.
- e) If the rating is not according to manufacturer's specification.
- f) Any consequential losses incurred as a result of the damage to the insured vehicle.
- g) The cost of repair or replacement if recoverable under any other insurance or warranty.
- h) The damage caused as a result of an accident covered by the underlying policy.

VEHICLE EXCESS REDUCER – PERCENTAGE BASIS

In the event of loss or damage (less any excess applicable as stated in the schedule), we will provide you with cover that enables you to reduce your basic motor policy excesses to nil or a more affordable excess in the event of a claim. This policy is subject to the general conditions, exclusions and definitions contained in the underlying policy (being the insured's latest insurance policy comprehensively covering all the insurance vehicles) unless specifically stated otherwise.

CONDITIONS

- a) Vehicle must be comprehensively insured or for fire, theft and third party only.
- b) A valid underlying Policy in place at all times.
- c) The insured cannot be placed in a better position than he/she was prior to a loss/claim.
- d) Only total loss excess (theft/hijack/write-offs) incidents will be covered should the underlying policy be a Taxi Product.
- e) This policy is not transferrable to another/or other vehicles.
- f) Should the claim fall within excess, there will be no claim against this policy.
- g) The underlying policy claim must be approved.

WE WILL INDEMNIFY YOU FOR:

Please refer to your policy schedule regarding the Vehicle Type(s) options(s) chosen. Subject to the terms and conditions of the policy, the amount payable per claim / insured event will be calculated using the following table:

Vehicle Excess Reducer (Percentage based capped on R30 000) Private use

This product will buy back 5% or a minimum of R2 500.00 with a maximum of R30 000.00 of the basic excess as stipulated in the underlying schedule of insurance.

Indemnity	Limitations
Minimum R 2 500.00 Maximum R 30 000.00	Basic excess only, no additional or voluntary excesses

Vehicle Excess Reducer (Percentage based capped on R30 000) – Commercial use

Vehicles < 3.5 TON

This product will buy back 10% or a minimum of R5 000.00 with a maximum of R30 000.00 of the basic excess as stipulated in the underlying schedule of insurance.

Indemnity	Limitations
Minimum R 5 000.00 Maximum R 30 000.00	Basic excess only, no additional or voluntary excesses

Vehicle Excess Reducer (Percentage based capped on R60 000) – Private use

This product will buy back 5% or a minimum of R2 500.00 with a maximum of R60 000.00 of the basic excess as stipulated in the underlying schedule of insurance.

Indemnity	Limitations
Minimum R 2 500.00 Maximum R 60 000.00	Basic excess only, no additional or voluntary excesses

Vehicle Excess Reducer (Percentage based capped on R60 000) – Commercial use

Vehicles < 3.5 TON

This product will buy back 10% or a minimum of R5 000.00 with a maximum of R60 000.00 of the basic excess as stipulated in the underlying schedule of insurance.

Indemnity	Limitations
Minimum R 5 000.00 Maximum R 60 000.00	Basic excess only, no additional or voluntary excesses

WE WILL NOT INDEMNIFY YOU FOR:

- a) Wheels (Tyres & Rims) and accessories, unless otherwise indicated.
- b) Claims that fall within excess.
- c) Theft and hijack unless the underlying policy has been extended to include same.
- d) Towing & Recovery costs unless the underlying policy has been extended to include same.

- e) Any vehicle type other than Private type vehicle.
- f) Any claim which is in any way fraudulent.
- g) Key excess will not be covered.
- h) Windscreen excess will not be covered.
- i) Heavy commercial vehicles.
- j) Underlying Taxi Policies – Only Total Loss Excess (theft/hijack/write-offs) incidents will be covered.

VEHICLE EXCESS REDUCER – VALUE BASIS

In the event of loss or damage (less any excess applicable as stated in the schedule), we will provide you with cover that enables you to reduce your policy excesses to nil or a more affordable excess in the event of a claim.

CONDITIONS

- a) Vehicle must be comprehensively insured or for fire, theft and third party only.
- b) A valid underlying policy must be in place at all times.
- c) The insured cannot be placed in a better position than he/she was prior to a loss/claim.
- d) The underlying policy claim must be approved.
- e) Should the claim fall within excess, there will be no claim against this policy.
- f) Only total loss excesses (theft/hijack/write-offs) incidents will be covered should the underlying policy be a taxi product.

WE WILL INDEMNIFY YOU FOR:

Please refer to your policy schedule regarding the Excess Reducer options(s) chosen. Subject to the terms and conditions of the policy, the amount payable per claim / insured event will be calculated as follow:

Personal Lines:

Option	Maximum Indemnity
1	R2 500.00
2	R5 000.00
3	R7 500.00
4	R10 000.00
5	R12 500.00
6	R15 000.00

Commercial Lines:

Option	Maximum Indemnity
1	R2 500.00
2	R5 000.00

3	R7 500.00
4	R10 000.00
5	R12 500.00
6	R15 000.00

This policy will reduce your policy excesses as applied by the underlying insurer on the claim. This policy will indemnify you for the policy excesses paid but will not exceed the maximum indemnity.

WE WILL NOT INDEMNIFY YOU FOR:

- a) Wheels (Tyres & Rims) and accessories, unless otherwise indicated.
- b) Claims that fall within excess will not be covered under this policy.
- c) Towing & Recovery costs unless the policy has been extended to include same.
- d) Any claim which is in any way fraudulent.
- e) Lock & Key excess will not be covered.
- f) Windscreen excess will not be covered.
- g) Underlying Taxi Policies – Only Total Loss Excess (theft/hijack/write-offs) incidents will be covered.

DISCLOSURE NOTICE IN TERMS OF SECTION 4 TO 7 OF THE GENERAL CODE OF CONDUCT OF THE FINANCIAL ADVISERS AND INTERMEDIARY SERVICES (FAIS) ACT, No 37 OF 2002

Please read carefully.

This notice **does not** form part of the Insurance Contract or any other document.

It does however contain information, which is in your interest.

This notice is provided at inception of each policy.

1. YOUR ADMINISTRATOR

Name: Vap-Sure Underwriting Managers

Financial Services Provider license number: 49335

Postal Address: PO Box 1717
Bromhof
2154

Physical Address: 11 Steyn Road
Pinehaven
Krugersdorp
1739

Telephone Number:

0861 000 519

E-Mail Address:

info@vapsure.co.za

Legal Status and Interest in Insurer:

The Administrator is an underwriter on behalf of
Bryte Insurance Company Limited.

FSP License Category: Category 1 Short-Term, Personal and Commercial Lines and Participatory interests in
Collective Investment Schemes.

Licensed to offer both Intermediary Services and Advice.

2. YOUR INSURER (THE RISK CARRIER WITH WHOM YOUR POLICY IS PLACED)

Name: Bryte Insurance Company Limited

Financial Services Provider License Number: 17703

Postal Address: PO Box 12415
Brandhof
9324

Physical Address: Rosebank Towers
Fifth Floor
15 Bierman Avenue
Rosebank
2196

Telephone Number: +27 (0) 370 9111

FSP License Category: Category 1 Short-Term, Personal and Commercial Lines and Participatory interests in
Collective Investment Schemes.

Licensed to offer both Intermediary Services and Advice.

3. CLAIMS PROCEDURE

Full details of the specific claims procedure that you should follow are stated in the insurance policy wording.

On the occurrence of any event, which may result in a claim or possible claim under the policy, please notify your administrator or broker in writing or telephonically within 30 days of the Insured Event occurring.

(Late notification could result in rejection of the claim.)

4. LODGING A COMPLAINT

In the case of dissatisfaction with services received, you have the right to lodge a complaint with:

- Your Administrator: VAP-SURE, An underwriter on behalf of Bryte Insurance Company Limited an Authorised Financial Services Provider Number: 17703
Complaints Officer: SELWYN STOFFBERG.
Telephone: 0861 000 519

A full Complaints Resolution Policy may be requested from the Complaints Officer as per details below.

In the case of dissatisfaction with services received, you have the right to lodge a complaint with Bryte Insurance Company Limited through.

Selwyn Stoffberg:	Complaints Officer
Physical Address:	11 Steyn Road, Pinehaven, Krugersdorp, 1739
Postal Address:	P O Box 1717, Bromhof, 2154
Telephone:	086 100 0519

5. CONFLICT OF INTEREST REQUIREMENTS

1. VAP-SURE has established a Conflict-of-Interest Management Policy which is available on request from our Complaints Officer.
2. In order to meet regulatory requirements, financial or immaterial expenditure by and to our staff are monitored.
3. Where potential Conflicts of Interest have been identified which do not have a direct impact on you, the insured, internal structures are in place to manage and control such circumstances.

6. APPOINTED COMPLIANCE OFFICERS

- Administrator: Natassja Jooste
Tel: 021 883 8000; E-mail: njooste@moonstonecompliance.co.za
- Insurer: The Compliance Officer
Tel: 011 970 9111; Fax: 011 370 9910; E-mail: compliance@brytesa.co.za

7. PARTICULARS OF THE SHORT-TERM INSURANCE OMBUDSMAN

Postal Address: P.O Box 32334, Braamfontein, 2017

Telephone Number: 011 726 8900

Facsimile Number: 011 726 5501

Insurer: info@osti.co.za

The Ombudsman is available to advise you in the event of claims problems which are not satisfactorily resolved by the Insurer.

8. PARTICULARS OF OMBUD FOR FINANCIAL SERVICE PROVIDERS (FAIS OMBUD)

Postal Address: P.O Box 74571, Lynnwood Ridge, 0040

Telephone Number: 086 032 4766; 012 470 9080

Facsimile Number: 012 348 3447

Insurer: info@faisombud.co.za

Should you not receive satisfaction in respect of a complaint lodged with the insurer (other than regarding the settlement of a claim), you may contact the FAIS Ombud.

9. PARTICULARS OF THE REGISTRAR OF SHORT – TERM INSURANCE

Postal Address:	PO Box 356555, Menlo Park, 0102
Telephone Number:	012 428 8000
Facsimile Number:	012 347 0221
Insurer:	info@fsca.co.za

10. SHARING OF INFORMATION

The sharing of information for underwriting and claims purposes (including credit information) is in the public's interest as it enables the insurer to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.

When you accept this policy, you waive any person you may represent and/or your rights to privacy with regards to underwriting or claims information (including credit information) that you or any person you represent provide or that is provided by any other person on your behalf or on behalf of any person you represent in respect of any insurance policy or claim made or lodged by you.

You further confirm that you have purchased this product of your own free will and I was in no way forced or incentivised to purchase this product.

11. WARNING

1. Do not sign any blank or partially completed application form.
2. Complete all forms in ink.
3. Keep all documents handed to you.
4. Make notes as to what is said to you.
5. Don't be pressurized to buy the product.
6. Misrepresentation, incorrect or non-disclosure by you of relevant facts may impact on any claims arising from your contract of insurance.

12. OTHER MATTERS OF IMPORTANCE

1. No person may request or induce you to waive your rights as set out in this disclosure notice or

any other rights confirmed by the Short-Term Insurance Act and/or the Financial Advisory and Intermediary Services Act.

2. Failure to provide all correct and full material information may influence an insurer in respect of any claim arising under your contract of insurance.
3. You will be informed of any material changes to the information referred to in paragraph 1 and 2.
4. Your insurance may only be cancelled on 31 days prior notice which may be provided either directly to you or to your broker.
5. You are entitled to request a copy of the master policy free of charge.
6. You are entitled to a 15-day period of grace after the due date for the payment of your premium. (This period of grace applies from the second month on monthly policies only)
7. By entering into this Insurance contract, you acknowledge that the sharing of credit, claims and underwriting information by Insurers is essential to enable the insurance industry to assess risk fairly and to reduce the incidence of fraudulent claims as this is in the public interest and is aimed at limiting premiums.
8. The application, certificate of insurance and the policy wording must be read as one document.
9. A polygraph or any lie detector test may be required in the event of a claim. The failure of such test may not be the sole reason for repudiating a claim.

13. USE OF YOUR PERSONAL INFORMATION

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

You authorise us to:

- a) Process your personal information to:
 - i. Communicate information to you that you ask us for.
 - ii. Provide you with insurance services.
 - iii. Verify the information you have given us against any source of database.
 - iv. Compile non-personal statistical information about you.
- b) Process your personal information to:
- c) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- d) Transmit your personal information to any third-party service provider that we may appoint to

perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

14. YOUR POLICY, PREMIUMS AND FEES

For a Monetary breakdown, please refer to your policy schedule.