

**THIS QUOTATION IS SUBJECT TO THE FOLLOWING
TERMS AND CONDITIONS**

01. Value added tax (V.A.T.) is included (unless otherwise stated).
02. Valid for fourteen (14) days as from date hereof (unless otherwise stated).
03. Excess payments on claims may be imposed to any section specified, such shall be reflected in the policy document / schedules on issue.
04. Acceptance by the relevant insurance company(ies) of your risk(s) following approval having been obtained after your risk(s) to be insured have been surveyed by such official of the relevant insurance company(ies). An application form needs to be completed prior to the inception of any insurance cover. All your insurance may be declined to be insured after such survey or receipt of the application form.
05. This document is only a guide with the final policy document, if issued, to be regarded as the only and sole legal contract binding the proposed insured to the insurance company(ies) concerned, overruling any previous written or verbal representations made by Delphisure.
06. This quotation is given on the basis that all vehicles (if any) to be insured under the policy enjoy a minimum of five (5) year no claim bonus certificate as issued by an insurance company reflecting at least five (5) years claim free driving per vehicle to be insured. Please provide such certificates, failing which the motor premiums are to be adjusted reflecting increased motor rates/ terms. Prior to motor vehicle insurance being effective following this quotation or in the future, a copy of the registration documents to each vehicle must be submitted.
07. That all licenses, Certificate of fitness, and public driving permits of all possible drivers of any vehicle to be insured have been inspected by the proposed insured over the past thirty (30) days and are free of any endorsements or limitations and are valid for the class of vehicle(s) that are to be driven by such driver(s). That all new employees are to have their license public driving permits and Certificate of fitness documents and all related documents inspected immediately and are to be free of any endorsement and are valid for the class of vehicle(s) that are to be driven by such driver. All such documents of all employees / drivers / vehicles are to be inspected every three (3) months to confirm that they are free of any endorsements and that they are valid for the class of vehicle that is to be driven by each respective employee / driver and advise insurers immediately.
08. The payment and any premium in itself is not a guarantee that cover is operative or shall be operative.
09. It is an express condition of this quotation that should any item on this quotation as requested by yourselves not cover your insurance needs adequately. Delphisure, their staff, or any associate accept no liability for any loss damage to yourselves or any third party. Prior to your acceptance of this quotation you undertake to supply Delphisure with a copy of your full latest insurance schedules. If such is not supplied, Delphisure shall not be able to advise you of the differences between your current/existing insurance and the insurance provided in this or future quotation/ insurance covers. You confirm that Delphisure is not mandated to obtain any information from your current or past insurers at any time.

10. Any previous written or verbal representation made by an employee, member or associate of Delphisure relating to any insurance matters, is hereby declared to be null and void and of no further effect. Only this written representation is applicable and binding. No agent / broker has authority to bind Delphisure or any insurer in any form.
11. Should no SASRIA (Riot) premium be reflected under this quotation, then no such cover shall be arranged. Such cover is only operative if payment is made by yourselves in full, in advance for the year and received by the elected insurance company and is dependent upon your initial policy contract reference number being in force. Where SASRIA cover is required to Riot insurance for profits (consequential loss covers), then a copy of your current income statement must accompany your payment and only on the receipt of such income statement and SASRIA premium shall such cover be arranged.
12. Unless previously advised / supplied, failing such detailed list of all claims and losses over the past five (5) years must accompany your acceptance of this quotation. If such list is not received, this quote and our insurance shall be arranged and accepted on the basis that no claims or losses occurred over the past five (5) year period.
13. Any alteration or change in circumstances (irrespective how insignificant) to your items insured and / or insurance exposure, changes to items insured or any loss must be reported immediately to your insurer or to your broker. Failure to comply with this condition may violate your insurance cover.
14. The attached "statutory notice to Short Term Insurance policyholders" forms an integral part of this quotation and any future insurance that may be entered into.
15. Where any of your insurances may be placed with certain underwriters at Lloyds of London, a 5% claims handling fee is payable by such underwriter to Delphisure.
16. This brokers appointment (unless a separate agreement has been concluded) may only be terminated by way of giving Delphisure one full calendar month written notice. Should the policy be cancelled in mid term (i.e. prior to the next anniversary date) you agree that Delphisure is entitled to a minimum fee and commission equal to four (4) months fees and commissions. Such fees and or commissions shall due and be payable on the first of the month following the cancellation of the policy and be calculated on the average fee / commission during the past four (4) month period (or shorter period if applicable).

We thank you for selecting Delphisure Group Insurance Brokers (Cape) (Pty) Ltd to meet your needs in Short Term Insurance and trust that the enclosed quotation shall meet with your favourable approval.

Yours Faithfully

Per.

DELPHISURE GROUP INSURANCE BROKERS (CAPE) (PTY) LTD