

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**INSURED**

Insured : ZERO TREE FELLING CC  
Insured Business : Felling and Recycling of Trees and Related Products  
Insured Address : To be Advised  
Insured VAT No : To be Advised  
Company Registration No : 2004/127641/23  
Insured Risk Description : Works involving Tree felling, bush cutting, site clearing, pruning, stump removal and related activities

**BROKER**

Broker : PSG Wealth Financial Planning (Pty) Ltd - Port Elizabeth  
Agency Code : 40209  
FSP No : 000728  
Tel No : 041 392 6900

**POLICY DETAILS**

Policy Type : Annual  
Payment Terms : Monthly  
Original Inception Date : 01/05/2011  
Period of Insurance From : 01/05/2017 To : 30/04/2018 Both dates inclusive  
Renewal Date : 01/05/2018  
Maximum Contract Period : 12 Months - maximum period any one insured contract at time of award  
Territorial Limits : Republic of South Africa  
Maintenance Period : 3 Months  
Policy Currency : South African Rand (ZAR)  
Applicable Wording : Mirabilis Standard Wording

**ENDORSEMENT**

Endorsement Date : 01/05/2017  
Endorsement No : 18  
Endorsement Reason : Policy renewed

**SIGNED FOR AND ON BEHALF OF SANTAM**

By :  : \_\_\_\_\_ Date : 20 March 2017  
By : Rudi Ziegelasch : \_\_\_\_\_ Date

This Schedule forms part of the policy wording and must be read in conjunction with the applicable wording and endorsements.

Administrator : Tasneem Jamie	Authorised By : Monica Davis
Print Date : Friday, April 07, 2017	Page No : Page 1 of 7
<b>PHYSICAL ADDRESS:</b> SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,	<b>POSTAL ADDRESS:</b> PO BOX 2081, SAXONWOLD, 2132
<b>TEL NO:</b> 0861 100 100	<b>FAX NO:</b> +27 11 880 6857
<b>REG NO:</b> 2006/018854/07	<b>VAT NO:</b> 4440102095
<b>GENERAL E-MAIL:</b> info@mirabilisafrica.com	<b>WEBSITE:</b> www.mirabilisafrica.com

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**COVER AND PREMIUM SUMMARY**

POLICY SECTIONS APPLICABLE		MONTHLY PREMIUM	ANNUAL PREMIUM
Contractors All Risk - Estimated Turnover	R 2,178,000.00	R 352.92	R 4,235.00
Contractors Third Party Liability - Limit of Indemnity	R 1,000,000.00	R 100.83	R 1,210.00

**SASRIA Excluded**

**Premium Summary**

Risk Premium	R 453.75	Includes broker commission of R 90.75
SASRIA Premium	R 0.00	Includes broker commission of R 0.00
Total Premium	R 453.75	
Total Payment Due	R 453.75	Includes VAT of R 55.72 Excesses are not subject to VAT

In terms of a ruling issued by SARS, this document constitutes an alternative to a tax invoice as contemplated in sections 20 (7) and 21 (5) of the VAT Act respectively.  
VAT at 14.00% has been used to calculate the above shown values.  
Excesses are not subject to VAT

**ENDORSEMENT PREMIUM SUMMARY**

Endorsement Date : 01/05/2017  
Endorsement Reason : Policy renewed

POLICY SECTIONS APPLICABLE		PRO RATA PREMIUM	MONTHLY PREMIUM
Contractors All Risk - Estimated Turnover	R 2,178,000.00	R 352.92	R 352.92
Contractors Third Party Liability - Limit of Indemnity	R 1,000,000.00	R 100.83	R 100.83

**SASRIA Excluded**

**Premium Summary**

Risk Premium	R 453.75	Includes broker commission of R 90.75
SASRIA Premium	R 0.00	Includes broker commission of R 0.00
Total Premium	R 453.75	
Total Payment Due	R 453.75	Includes VAT of R 55.72 Excesses are not subject to VAT

In terms of a ruling issued by SARS, this document constitutes an alternative to a tax invoice as contemplated in sections 20 (7) and 21 (5) of the VAT Act respectively.  
VAT at 14.00% has been used to calculate the above shown values.  
Excesses are not subject to VAT

Administrator : Tasneem Jamie  
Print Date : Friday, April 07, 2017

Authorised By : Monica Davis  
Page No : Page 2 of 7

PHYSICAL ADDRESS: SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR  
ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,

POSTAL ADDRESS: PO BOX 2081, SAXONWOLD, 2132

TEL NO: 0861 100 100  
REG NO: 2006/018854/07

FAX NO: +27 11 880 6857  
VAT NO: 4440102095

GENERAL E-MAIL: info@mirabilisafrica.com

WEBSITE: www.mirabilisafrica.com

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**CONTRACTORS ALL RISK**

Estimated Turnover	: R 2,178,000.00	Premium	: R 352.92
Contract Value	: R 250,000.00 - maximum value any one insured contract at time of award		
Escalation	: 20 %		
Deductibles	:		
Major	: R 5,000 per event	In respect of loss or damage due to storm, tempest, hurricane, cyclone, water, fire, flood, inundation, earthquake, subsidence, landslip or collapse, theft, or malicious damage and maintenance period	
All Others	: R 5,000 per event	In respect of loss or damage from any other cause	

**MEMORANDA**

1. Insured Contracts

		<b>Limit of Indemnity</b>	<b>Premium</b>	<b>Deductibles</b>
2. Claims Preparation Costs	: R	10,000.00	Included	Not Applicable
3. Electrical Cables, Wiring and Accessories	: R	20,000.00	Included	R 5,000 per event
4. Inland Transit	: R	20,000.00	Included	R 5,000 per event
5. Off-Site Storage	: R	20,000.00	Included	R 5,000 per event
6. Removal of Debris	: R	50,000.00	Included	R 5,000 per event
7. Site Central Storage	: R	20,000.00	Included	R 5,000 per event
8. Surrounding Property	: R	250,000.00	Included	R 10,000 per event

Administrator : Tasneem Jamie	Authorised By : Monica Davis
Print Date : Friday, April 07, 2017	Page No : Page 3 of 7

<b>PHYSICAL ADDRESS:</b> SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,	<b>POSTAL ADDRESS:</b> PO BOX 2081, SAXONWOLD, 2132
<b>TEL NO:</b> 0861 100 100	<b>FAX NO:</b> +27 11 880 6857
<b>REG NO:</b> 2006/018854/07	<b>VAT NO:</b> 4440102095
<b>GENERAL E-MAIL:</b> info@mirabilisafrica.com	<b>WEBSITE:</b> www.mirabilisafrica.com

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**CONTRACTORS THIRD PARTY LIABILITY**

Liability Limit : R 1,000,000.00 Premium : R 100.83  
Deductible :  
All Losses : R 15,000 per claim, per occurrence In respect of loss or damage due to any cause

**MEMORANDA**

	<b>Limit of Indemnity</b>	<b>Premium</b>	<b>Deductibles</b>
1. Underground Services	: R 1,000,000.00	Included	R 10,000 per claim, per occurrence

Administrator : Tasneem Jamie Authorised By : Monica Davis  
Print Date : Friday, April 07, 2017 Page No : Page 4 of 7

**PHYSICAL ADDRESS:** SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN, **POSTAL ADDRESS:** PO BOX 2081, SAXONWOLD, 2132  
**TEL NO:** 0861 100 100 **FAX NO:** +27 11 880 6857  
**REG NO:** 2006/018854/07 **VAT NO:** 4440102095  
**GENERAL E-MAIL:** info@mirabilisafrica.com **WEBSITE:** www.mirabilisafrica.com

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**GENERAL ENDORSEMENT**

**Explosives**

It is hereby declared and agreed that any loss or damage caused as a consequence of the use or possession of explosives is excluded in terms of this Policy.

**Minimum Premium**

It is hereby declared and agreed that this policy is subject to a Minimum Premium of R 3 500.00 per annum or 75% of the Provisional Premium paid, whichever is the greater.

Administrator : Tasneem Jamie  
Print Date : Friday, April 07, 2017

Authorised By : Monica Davis  
Page No : Page 5 of 7

**PHYSICAL ADDRESS:** SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR  
ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,

**POSTAL ADDRESS:** PO BOX 2081, SAXONWOLD, 2132

**TEL NO:** 0861 100 100  
**REG NO:** 2006/018854/07

**FAX NO:** +27 11 880 6857  
**VAT NO:** 4440102095

**GENERAL E-MAIL:** [info@mirabilisafrica.com](mailto:info@mirabilisafrica.com)

**WEBSITE:** [www.mirabilisafrica.com](http://www.mirabilisafrica.com)

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**ENDORSEMENT WORDINGS**

**Claims Preparation Costs**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Insurers will indemnify the Insured to include necessary and reasonable costs and expenses incurred by the Insured in producing and certifying any particulars or details contained in their books of account or other business books or documents or other such proofs information or evidence as may be required by the Insurers.

Provided that such costs and expenses shall not in respect of any single claim exceed the sum stated on the Schedule.

**Electrical Cables, Wiring and Accessories**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the theft, attempted theft or loss / damage caused by malicious intent, of electrical cables, wiring and accessories will be limited to the value stated on the Schedule.

**Inland Transit**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, the Contract Works Section of this policy shall be extended to cover loss of or damage to the insured property whilst in transit to the contract site other than on waterways or by air within the territorial limits provided that the maximum amount payable under this Endorsement does not exceed the limit per conveyance as stated on the Schedule

**Off-Site Storage**

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon, the Contract Works Section of the Policy shall be extended to cover loss of or damage to property insured (except property being manufactured, processed or stored at the manufacturer's, distributor's or supplier's premises) in off-site storage within the territorial limits, to a limit per occurrence and subject to a deductible as stated on the Schedule.

Insurers shall not indemnify the Insured for loss or damage caused by the failure to take the following measures:

- ensuring that the storage area is enclosed and locked, guarded, protected against fire, as appropriate for the particular location or type of property stored;
- theft or attempt thereat must be accompanied by forcible and/or violent entry or exit;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding.

**Removal of Debris - Defined Events**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon, The Insurers will indemnify the Insured for:

1. any costs incurred in the dismantling demolition clearance or removal of silt or water or debris or wreck of the Property Insured and providing erecting and maintaining of any hoarding fences and similar structures required in making good or restoring the site to comply with the requirements of the contract or any statutory body or in protecting the property against further loss or damage following upon any loss or damage for which an indemnity is provided by this policy.
2. any architects' surveyors' quantity surveyors' consulting engineers' legal or other professional fees in connection with the replacement or reinstatement of the Property Insured but not in respect of any improvement or extension to such Property.

Provided that the liability of the Insurers shall not exceed the limit as stated in the Schedule

Administrator : Tasneem Jamie	Authorised By : Monica Davis
Print Date : Friday, April 07, 2017	Page No : Page 6 of 7
<b>PHYSICAL ADDRESS:</b> SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,	<b>POSTAL ADDRESS:</b> PO BOX 2081, SAXONWOLD, 2132
<b>TEL NO:</b> 0861 100 100	<b>FAX NO:</b> +27 11 880 6857
<b>REG NO:</b> 2006/018854/07	<b>VAT NO:</b> 4440102095
<b>GENERAL E-MAIL:</b> info@mirabilisafrica.com	<b>WEBSITE:</b> www.mirabilisafrica.com

**CONTRACTORS' ALL RISKS - ANNUAL  
POLICY SCHEDULE**

Policy Number : MZAR12256-CAR (replacing policy number MIR3593)  
Insured Name : ZERO TREE FELLING CC

**Site Central Storage**

It is agreed and understood that, notwithstanding the terms, exclusions, provisions and conditions of the Policy or any Endorsements agreed upon, the Contract Works Section of the policy shall be extended to cover loss of or damage to property insured in site central storage within the territorial limits, to a limit per occurrence and subject to a deductible as stated on the Schedule.

The Insurers shall not indemnify the Insured for loss or damage caused by the failure to take the following measures:

- ensuring that the storage area is enclosed and locked, guarded, protected against fire, as appropriate for the particular location or type of property stored;
- site(s) to be fenced/marked off with access control;
- theft or attempt thereof must be accompanied by forcible and/or violent entry or exit;
- positioning and designing the storage units in such a way as to prevent damage by accumulating water or flooding.

**Surrounding Property**

It is agreed and understood that otherwise subject to the terms, exclusions, provisions and conditions contained in the Policy or endorsed thereon and subject to the Insured having paid the agreed extra premium, the Contract Works Section of this Policy shall be extended to cover loss of or damage to the existing property or property belonging to or held in care, custody or control of the Insured caused by or arising out of the construction or erection of the items insured under the Contract Works Section up to the limit stated on the Schedule.

The Insurers shall only indemnify the Insured for loss of or damage to the insured property provided that prior to the commencement of construction its condition is sound and the necessary safety measures have been taken.

The Insurers shall not indemnify the Insured for:

- loss or damage which is foreseeable having regard to the nature of the construction work or the manner of its execution,
- the costs of loss prevention or minimization measures which become necessary during the period of insurance.

**Insured Contracts**

All contracts and or work as stated in the Schedule as Insured Business and undertaken by or on behalf of the Insured but excluding:

1. the contract value at award exceeding the Contract Value as stated in the Schedule
2. contracts with a construction period which exceeds the maximum contract period as stated in the Schedule
3. contracts commenced prior to the inception date of this policy as stated in the Schedule
4. underground working of any colliery or mine
5. on an existing airport runway or airstrip or in or on any aircraft
6. in or on waterborne vessels
7. involving harbours, jetties, offshore pipelines, piers, wharfs, dams, canals, water channels, tunnels, shaft sinking and bridges over watercourses
8. involving the installation of plant intended for the processing of hydrocarbons
9. any works where a major wet/water or structural or subsidence/landslip or geological hazard are known to exist
10. power stations
11. thatch risks or sub-economic housing schemes

Unless agreed to in writing and endorsed on the Schedule.

Administrator : Tasneem Jamie	Authorised By : Monica Davis
Print Date : Friday, April 07, 2017	Page No : Page 7 of 7
<b>PHYSICAL ADDRESS:</b> SUITE 1001, 10TH FLOOR, STANDARD BANK / TELKOM TOWERS, CNR ADDERLEY STREET AND HERTZOG BOULEVARD, FORESHORE, CAPE TOWN,	<b>POSTAL ADDRESS:</b> PO BOX 2081, SAXONWOLD, 2132
<b>TEL NO:</b> 0861 100 100	<b>FAX NO:</b> +27 11 880 6857
<b>REG NO:</b> 2006/018854/07	<b>VAT NO:</b> 4440102095
<b>GENERAL E-MAIL:</b> info@mirabilisafrica.com	<b>WEBSITE:</b> www.mirabilisafrica.com

# DISCLOSURE TO POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT, 37 OF 2002

IMPORTANT - PLEASE READ CAREFULLY

## DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(this notice does not form part of your insurance contract or any other document)

As a policyholder, or prospective policyholder, you have the right to the following information:

### 1. ABOUT THE UNDERWRITING MANAGEMENT AGENCY

- a) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is a private company duly incorporated according to the company laws of the Republic of South Africa.  
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd has an underwriting manager's agreement with Santam Limited in terms of which it receives an underwriting management fee for managing the business on behalf of Santam.
- b) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd does not have any financial interest in the Insurers  
MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd receives 100% (one hundred percentum) of its fee income from Santam Ltd. Santam Ltd has a shareholding in Mirabilis Underwriting Managers (Pty) Ltd.
- c) MIRABILIS ENGINEERING UNDERWRITING MANAGERS (Pty) Ltd is situated at:
- |                   |   |
|-------------------|---|
| Physical Address: | 5 Cradock Avenue, Cradock Place, Rosebank, 2196 |
| Postal Address:   | PO Box 2081, Saxonwold, 2132                    |
| Telephone Number: | 0861 100 100 or +27 11 880 8200                 |
| Facsimile Number: | +27 11 880 6857                                 |
| E-mail:           | info@mirabilisafrica.com                        |
- d) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is in possession of current Professional Indemnity Insurance.
- e) MIRABILIS ENGINEERING UNDERWRITING MANAGERS are authorised to carry on business in respect of financial advisory services and intermediary services as a registered financial services provider under FAIS License number 28190 in respect of the following product categories:
- Short-term insurance Commercial lines business:  
Type of products it is entitled to write: Property (Engineering)**
- f) **Compliance Officer:** Mrs Bronwen Allan  
Physical address: 25 Quantum Street, Technopark, Stellenbosch, South Africa  
Telephone Number: 021 883 8000  
Facsimile Number: 086 601 9872  
E-mail: ballan@moonstonecompliance.co.za
- g) **Complaints Officer:** Mrs. A Stone  
Physical Address: 5 Cradock Avenue, Cradock Place, Rosebank, 2196  
Telephone Number: 0861 100 100 or +27 11 880 8200  
Facsimile Number: +27 11 880 6857  
Postal Address: PO Box 2081, Saxonwold, 2132  
E-mail: angelas@mirabilisafrica.com or complaints@mirabilisafrica.com
- h) HOW TO INSTITUTE A CLAIM:
- 1 You must notify your claim to Mirabilis Engineering Underwriting Managers within the time period stipulated in the policy wording.
  - 2 You may submit your claim to any of the addresses stipulated in 1(c) above;
  - 3 Claim forms will be sent to you, and these should be completed in full and returned for the attention of the claims officer to any of the addresses stipulated in 1 (c) above;
  - 4 Please ensure that you have all the relevant information as this will assist in the speedy settlement of your claim;
- i) MIRABILIS ENGINEERING UNDERWRITING MANAGERS is mandated by the Insurers to act on their behalf.

### 2. ABOUT THE INSURERS

- a) Santam Limited is a Registered Financial Services Provider.
- SANTAM LIMITED**
- |                   |  |
|-------------------|--|
| FSP Number:       | 003416   |
| Physical Address: | 1 Sportica Crescent, Tyger Valley, Bellville, 7530 |
| Postal Address:   | PO Box 3881, Tyger Valley, 7536                    |
| Telephone Number: | 021 915 7005                                       |
| Facsimile Number  | 021 914 0700                                       |
- b) For any compliance / non-compliance matter relating to FAIS you may contact:
- |                                  |                                 |
|----------------------------------|---------------------------------|
| Compliance Department Santam Ltd |                                 |
| Postal Address:                  | PO Box 3881, Tyger Valley, 7536 |
| Facsimile Number:                | 012 915 7149                    |
- c) For any complaints relating to claims problems which are not satisfactorily resolved.
- |                                  |                                 |
|----------------------------------|---------------------------------|
| Complaints Department Santam Ltd |                                 |
| Postal Address:                  | PO Box 3881, Tyger Valley, 7536 |
| Telephone Number:                | 0860 702 725                    |
- d) All claims are dealt with in terms of the procedure outlined under the information of Mirabilis Engineering Underwriting Managers as in 1(h) above. Should you be dissatisfied with the manner in which your claim is being dealt with by Mirabilis Engineering Underwriting Managers, please contact either of the complaints officers listed above.



- e) Fees and commission payable  
Santam remunerates the broker by way of commission as follows:
- 1 20% (twenty percentum) of the premium charged in respect of non motor policies.
  - 2 12.5% (twelve comma five percentum) of the premium charged in respect of motor policies
- f) The policies written constitute Short-term policies of insurance.
- g) The extent of the premium obligation which you assume as the policyholder is reflected on the front page of the schedule of insurance which is issued to you once your application for insurance has been accepted.
- h) Manner of Payment of Policies:

**Annual Policies Paid Monthly:**

This is a monthly paid policy and it will be valid for a period of one calendar year. It is automatically renewed upon receipt of the premium charged, provided that the premium is received on or before the monthly anniversary of the inception date, which is the due date for payment. Non-payment by the due date, for whatever reason, will result in the policy lapsing on the last day of the preceding month.

**Period of Grace for Premium Payment:**

Notwithstanding the conditions above, you shall be entitled to a period of 15 (fifteen) days from the premium due date reflected on the schedule of insurance in which to pay your premium. In the case of monthly policies, this period only applies from the second month of the currency of the policy.

**Stop Payment of Premium:**

In respect of a monthly policy, if the premium is not paid on the date that it was due to be paid as a result of payment having been stopped by you, this policy will be cancelled from the date that the premium was due to be paid.

**3. OTHER MATTERS OF IMPORTANCE**

- a) You must be informed of any material change to the information referred to in paragraphs 1 and 2 above.
- b) If the information above was given to you orally, it must be confirmed in writing within 30 (thirty) days.
- c) If any complaint to Mirabilis Engineering Underwriting Managers or Santam Ltd is not resolved to your satisfaction, you may submit the complaint to the Registrar of Short-term Insurance.
- d) Polygraph or any lie detector test is not obligatory in the event of a claim and the failing of such a test, where voluntarily undertaken, may not be the sole reason for the repudiation of a claim.
- e) If your premium is paid by debit order:
  - 1 It may only be in favour of one person and may be not transferred without your approval;
  - 2 Santam Ltd must inform you at least 30 (thirty) days before the cancellation thereof, in writing, of its intention to cancel such debit order.
- f) Santam Ltd must give written reasons for repudiating your claim.
- g) Santam Ltd may not cancel your insurance merely by informing Mirabilis Engineering Underwriting Managers and they must therefore ensure that the written cancellation notice has been sent to you by Mirabilis Engineering Underwriting Managers.
- h) You are entitled to a copy of the policy wording and policy schedule free of charge.

**4. WARNING**

Do not sign any blank or partially completed application form.  
Complete all forms in ink.  
Keep all documents handed to you.  
Make note as to what is said to you.  
Do not be pressurised to buy the product.  
Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance.

**5. PARTICULARS OF THE FAIS OMBUD**

In the event that your complaint relating to FAIS is not resolved to your satisfaction you may contact the FAIS Ombud.

Address: PO Box 7451, Lynwood Ridge 0040  
Telephone number: 0860 324 766  
Facsimile number: 012 348 3447

I HEREBY ACKNOWLEDGE RECEIPT OF A COPY OF THIS DOCUMENT

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
FULL NAME

\_\_\_\_\_  
DATE