



4 July 2022

MISS F GUMEDE
912 SATURN PLACE
SUNPARK
4170

Client Services

0861 60 01 24

Website

www.autogen.co.za

Dear Miss F Gumede,

YOUR POLICY NUMBER 557236471

You will receive your updated schedule when any changes are made on your policy or when you request your policy schedule. We have therefore included a new policy schedule which replaces all previous schedules.

MULTI-VEHICLE DISCOUNT

We are always on the look-out of how we can help you save, and by relooking at our rates, we can offer you Multi-Vehicle Discounts of up to 15% on each comprehensively insured vehicle, should you add two or more vehicles to your policy.

Please remember to read through everything and make sure that the information we have on record for you is correct and up to date. Please let us know as soon as possible if anything changes or needs to be fixed - otherwise your claims or cover may be affected.

If you don't want to call us you can update your information on the Internet by going to www.autogen.co.za. We strive to make your insurance as easy as possible.

If there is anything that you are unsure about, you can call 0861 60 01 24.

You can also email us or visit the website if you have any complaints or compliments.

Kind Regards,
The Auto & General Team

0861 60 01 24

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Auto & General Insurance Company Limited is a licensed non-life insurer and financial services provider.

Call Centre operating hours: Monday to Friday: 8am – 5pm | Saturday: 8am – 1pm | Public Holiday: Closed

STANDARD BANK INSURANCE BROKERS (PTY) LTD

Reg No.: 1978/002640/07

STANDARD BANK INSURANCE CENTRE, 4 ELLIS STREET,
CONSTANTIA KLOOF, 1709

VAT No.: 4040108880

Tel: 011 8585000

Email: sbibservices@standardbank.co.za

YOUR PERSONAL DETAILS

Package: Standard

Policy Number: 557236471

Commencement Date: 15 December 2013

Policy Holder: Miss F Gumede

Effective Date: 4 July 2022

ID Number: 7310*****80

Email Address: thuskogumede.tg@gmail.com

Home Number: Not available

Work Number: Not available

Cellphone Number: 073 517 3207

Residential Address: 912 SATURN PLACE, SUNPARK, 4170

The residential address plus any other daytime or overnight addresses displayed on this schedule are the risk addresses where you keep the insured items. These have an influence on the calculation of your premium and determines the acceptability of your risk plus the terms and conditions that are applied to your policy.

IF YOU CHANGE ANY OF THESE ADDRESSES AND DO NOT UPDATE YOUR POLICY RECORDS, YOU MAY NO LONGER HAVE INSURANCE.

PAYMENT DETAILS

An amount of R 316.23 will be deducted from your bank account on 15 July 2022. Subsequent deductions of R 316.23 will be made on the 15th of every month to cover you for that calendar month. We have agreed to use the following account for your premium deductions:

Bank:	Standard Bank Of Sa	Branch:	Universal Branch
Account Number:	0528*****51	Type of Account:	Current
Account Holder:	Miss F Gumede	Date of Birth:	17 October 1973

IMPORTANT: Please note that your policy is a monthly policy and must be paid in advance on the deduction dates as they are stated above. If your premium is not received on your preferred deduction date, an attempt may be made to collect your premium on a more suitable date in an effort to keep you covered. If payment is not received for three consecutive months, the policy will be cancelled immediately.

The payment will be collected by Auto & General Insurance Company Ltd on the agreed deduction date. The payment reference will reflect as AUTOGEN on your bank statement. If your deduction date falls on a Sunday or public holiday, your debit order may be lodged for an earlier date.

Your monthly payment includes a broker commission of 12.50% for the motor section and 20.00% for the non-motor sections of your policy. This broker also charges a broker fee of R 53.58.

Summary of Your Cover

HOME CONTENTS

Maximum Indemnity:	R 191,100.00	SASRIA:	Included
Cover Type:	Comprehensive		
MONTHLY PREMIUM:			R 259.65

PORTABLE POSSESSIONS UNSPECIFIED (FIRST R 5,500.00 AUTOMATICALLY INCLUDED)

Maximum Indemnity:	R 5,500.00	SASRIA:	Included
MONTHLY PREMIUM:			R 0.00

Any item valued at more than R 4,500 needs to be specified.

SASRIA PREMIUM FOR NON MOTOR COVER	R 3.00
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YOU HAVE NOT CHOSEN TO ADD THE CASH BACK PLUS BONUS OPTION TO YOUR POLICY.

Broker Fee	R 53.58
TOTAL MONTHLY PREMIUM:	R 316.23

IMPORTANT: Please read through the excess tables in the following pages for all the amounts and rules applicable to your policy's basic and additional excesses.

BASIC EXCESS

Home Contents	R 2,525.00 or 5.00% of the value of the claim – up to a maximum of R 13,450.00. Whichever amount is the highest
Unspecified Portable Possessions	R 1,300.00

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MEMBERS OF YOUR HOUSEHOLD

Including students who don't live at home

Mr S Gumede

Date of Birth: 12 June 1997

Mrs T Gumede

Date of Birth: 15 November 1950

Miss Z Gumede

Date of Birth: 12 December 1979

SPECIAL TERMS AND CONDITIONS

Please check all the information in this document thoroughly and ensure that all the details are correct and true in all respects. Cover is granted on the condition that both the policy holder and regular driver adhere to all the terms and conditions of the policy.

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Home Contents Cover

COVER – COMPREHENSIVE

	Maximum Indemnity	Monthly Premium
Own damage/loss	R 191,100.00	R 259.65
TOTAL MONTHLY PREMIUM (SASRIA INCLUDED):		R 259.65

BASIC EXCESSES

Own damage/loss

R 2,525.00 or 5.00% of the value of the claim * – to a maximum of R 13,450.00

* whichever amount is the highest

ADDITIONAL EXCESSES

Lightning or power surge damage

R 1,200.00

SPECIAL CONDITIONS

Your burglar alarm must be activated at all times while the home is unoccupied. The alarm should also be linked to an armed reaction unit. If the alarm is not activated at the time of the loss or linked to an armed reaction unit, loss and damages due to theft and burglary will be excluded.



Your answers to our underwriting questions enable us to work out premiums and to decide whether the risk of your policy may be accepted or not. Please check your answers and information below carefully and make sure everything is correct. If any of the details below are not fully true and correct but you tell us they are, your coverage may be invalid.

<u>OUR QUESTION</u>	<u>YOUR ANSWER</u>
What kind of house do you live in?	HOUSE/COTTAGE
Does your house or any of its outbuildings have a thatched roof?	No
Are there neighbours on all borders of your property/plot?	Yes
Does your house have a burglar alarm?	Yes
In working order?	Yes
Are all windows and doors secured by this alarm?	Yes
Does the alarm provide infrared facilities?	Yes
Have you got a siren?	Yes
Do you have an armed response unit?	Yes
When did you move into this house?	2011-10
Is your house occupied during working hours?	No
Will your house be unoccupied for more than 45 days in the year?	No
Have you or any member of your household	
Ever had a policy cancelled against you?	No
Submitted any claims in the last two years?	No
Suffered any burglary or loss in the last two years that you didn't submit a claim for?	No

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Maximum Indemnities

Food that Deteriorates	R 3,000.00
Stolen Washing and Garden Furniture	R 6,000.00
Your Guests' Belongings	R 7,000.00
Money Stolen from Your Home	R 3,000.00
Personal Documents, Coins and Stamps	R 6,000.00
Locks and Keys	R 4,000.00
A Hole-in-one/Bowling Full-house	R 4,000.00
You or Your Spouse's Death	R 27,000.00
Your Domestic Employee's Belongings	R 7,000.00
Medical Expenses	R 5,000.00
Veterinary Expenses	R 5,000.00
Rent to Live Elsewhere	20.00 % of Sum Insured
Belongings in a Removal Truck	Sum Insured
Breakage of Mirrors and Glass	Sum Insured
Breakage of Television	Sum Insured
Fire Brigade Charges	Sum Insured

Please note that an excess of R 750.00 will be charged if you claim any of the above benefits – except for a hole-in-one or a bowling full-house. However, if your claim is part of a claim under your main household policy, only the excess for the main home contents claim is payable.

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Public Liability

	Basic Excess	Amount	Premium
Personal Liability	R 1725.00 or 5% of the value of the claim* - to a maximum of R 17,125.00	R 5,000,000.00	R 9.50
Liability as a tenant	R 675.00	R 2,000,000.00	R 9.50
Liability to domestic employees	R 350.00	R 500,000.00	R 9.50

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Portable Possessions Cover

UNSPECIFIED PORTABLE POSSESSIONS COVER

Description	Maximum Indemnity	Basic Excess
Own Damage/Loss	R 5,500.00	R 1,300.00

TOTAL MONTHLY PREMIUM (SASRIA INCLUDED): R 0.00

Any item valued at more than R 4,000 needs to be specified.

SPECIFIED PORTABLE POSSESSIONS IN A VEHICLE

	Maximum Indemnity
Any insured items stolen from a locked vehicle cabin	R 6,000.00
Any insured items stolen from a vehicle's locked boot	R 30,000.00 *

* The maximum indemnity per claim is limited to R 30,000.00 or the sum insured whichever is the lesser.

UNSPECIFIED PORTABLE POSSESSIONS IN A VEHICLE

	Maximum Indemnity
Any insured items stolen from a locked vehicle cabin	R 6,000.00
Any insured items stolen from a vehicle's locked boot	R 30,000.00 *

* The maximum indemnity per claim is limited to R 30,000.00 or the sum insured whichever is the lesser.



AUTO & GENERAL LEGAL DISCLOSURES

ABOUT YOUR INSURER/PRODUCT SUPPLIER FOR PERSONAL LINES COVER SELECTED

- | | | |
|----|--|---|
| a) | FSP: | Auto & General Insurance Company Ltd |
| b) | Company Registration Number: | 1973/016880/06 |
| c) | VAT Registration Number: | 4890105085 |
| d) | Physical Address: | Auto & General Park, 1 Telesure Lane, Riverglen, Dainfern, 2191 |
| e) | Website: | www.autogen.co.za |
| f) | Tel: | 011 489 4000 |
| g) | The Compliance Officer: | Tel: 0860 999 954 |
| h) | | Email: compliance@tihsa.co.za |
| i) | The Public Officer | Tel: 011 489 4000 |
| j) | The compliance officer deals with issues relating to Auto & General's compliance with the relevant legislation. If you have policy related issues, please call your local insurance hotline at the number that appears on your schedule. | |
| k) | Should you have a complaint regarding Auto & General's alleged contravention of, or failure to comply with the relevant legislation, and/or the wilful or negligent rendering of a financial service that has or may cause prejudice or damage or if you feel you have been treated unfairly, please email the details of your complaint to the Compliance Officer at the email address at h) above. | |
| l) | In the event of a claim, you must call your local insurance hotline at the number that appears on your schedule. | |
| m) | Auto & General is a registered Insurer and an authorised financial services provider, licensed to give advice and render financial services on short term insurance personal and commercial lines and long term insurance category A and B | |
| n) | Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under supervision. All our consultants earn a performance-based remuneration for the financial services rendered on our behalf. | |
| o) | Auto & General has professional indemnity insurance. | |
| p) | The type of cover that you selected appears on your schedule | |
| q) | All premiums are inclusive of VAT at the standard rate. With the direction of the Commissioner in terms of S20(7) of the VAT Act, this policy document together with proof of payment of the insurance premium constitutes a valid tax invoice for the purpose of deducting input tax. | |
| r) | All excess amounts are exclusive of VAT. | |

ABOUT YOUR PRODUCT SUPPLIER OF COVER FOR ANY ACCIDENTAL OR INTENTIONAL DAMAGE TO YOUR PROPERTY CAUSED BY ANY PERSON OR GROUP OF PEOPLE TAKING PART IN A RIOT, STRIKE, ETC.

- | | | |
|----|--|------------------------------|
| a) | Product Supplier: | Sasria SOC Limited |
| b) | Company Registration Number: | 1979/000287/06 |
| c) | Physical Address: | 36 Fricker Road, Illovo |
| d) | Postal Address: | PO Box 653367, Benmore, 2010 |
| e) | Website: | www.sasria.co.za |
| f) | Tel: | 011 214 0800 / 086 172 7742 |
| | Fax: | 011 447 8630 / 086 172 7329 |
| g) | The Compliance Officer: | |
| | Compliance Email Address: | contactus@sasria.co.za |
| | Compliance Tel: | 011 214 0800 / 086 172 7742 |
| h) | The Compliance Department deals with issues relating to SASRIA's compliance with the relevant legislation. | |
| i) | Should you have any complaints relating to SASRIA, please email complaints@sasria.co.za. | |
| j) | In the event of a SASRIA Claim, all relevant documentation relating to your claim must be submitted to the Non Mandated Intermediary. | |
| k) | Auto & General Insurance Company Ltd is an agency company of SASRIA. Auto & General Insurance Company Ltd does have other product suppliers. | |
| l) | Please see your policy book for the type of cover that SASRIA provides. | |

RECORD OF ADVICE

Record of telephonic, online or all other interaction, is kept for our and your protection. These records will be made available on request.

The information provided within this policy schedule is based on the personal and risk information supplied by you and details the product information as selected. A comparison between your existing insurance cover and benefits, if any, has not been conducted and our proposal does not constitute advice to replace your existing cover. Please be sure that you compare our policy schedule to your existing policy schedule to ensure we are able to provide you with similar or better cover and benefits which is suitable to your needs.

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COMPLAINTS HANDLING PROCEDURE

Step 1: Contact Complaints Resolution

Should you have any complaints regarding the following:

- 1) The administration of your policy - for example, problems with your debit order, incorrect information on your policy schedule or complaints against the consultant who sold you the policy.
- 2) Claims on your policy - for example, a claim lodged is taking too long, has been rejected, you are dissatisfied with the repair process or you are dissatisfied with the outcome of your claim.

Tel: 0860 10 90 59

Email: disputeresolution@autogen.co.za

Step 2: Contact Compliance Department

Should you believe that the insurer has contravened any regulatory or statutory requirement, in that, the financial service was not rendered honestly, fairly, with due skill, care and diligence, and in the interests of you the client, please contact the Compliance Department. The Compliance Department handles all legislation related complaints.

Tel: 0860 99 99 54

Email: compliance@tihsa.co.za

Step 3: Contact the Short-term Ombudsman or the FAIS Ombudsman (where applicable)

Should your complaint not be resolved to your satisfaction or if we failed to timeously respond to your complaint, then you may submit your complaint to the FAIS Ombudsman, or the Ombudsman for Short-term Insurance, whichever is applicable.

The Ombudsman for Short-term Insurance provides consumers with a free dispute resolution mechanism. It mediates between subscribing members such as the insurer and policyholders regarding insurance contracts. The Ombudsman for Short-term Insurance can be contacted at:

Tel: 011 726 8900

Fax: 011 726 5501

Share Number: 0860 726 890

Email: info@osti.co.za

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

The FAIS Ombudsman is an independent and impartial dispute resolution tribunal which investigates, considers and disposes of complaints by consumers against Financial Services Providers. For example, the way a policy was sold or how a service was provided. The FAIS Ombudsman can be contacted at:

Tel: 012 470 9080

Fax: 012 348 3447

Share Number: 0860 FAIS OM (0860 324 766)

Email: info@faisombud.co.za

Website: www.faisombud.co.za

Postal Address: P.O.Box 74571, Lynwoodridge, 0040

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Processing of Personal Information

In order to provide you with the services we are required to process your personal information and will do so lawfully in accordance with our business requirements and legal obligations. You acknowledge that the personal information may be verified and / or processed for insurance, financial services and risk management purposes by the TIH Group of Companies against any other reasonable and legitimate sources or databases to ensure the accuracy and completeness of any personal information provided on an ongoing basis.

We will process your personal information for the following purposes:

- Quoting, underwriting, pricing, servicing and executing of insurance and other financial services;
- Assessment of financial and insurance risks;
- Assessment and processing of claims and complaints;
- Development and improvement of products and services;
- Credit references and/or verification of personal information;
- Fraud prevention and detection;
- Market research and statistical analysis;
- Audit & record keeping;
- Compliance with legal & regulatory requirements;
- Sharing of information with service providers and other third parties we engage to process such information on our behalf or who render services to us; and
- Sharing of insurance and claims information with other insurers and industry bodies for legitimate reasons such as fraud prevention and claims validation.

We may transfer your personal information outside the borders of South Africa if required to provide any of the services.

You may access your personal information that we hold and may object to the processing of your personal information or request us to correct any errors or to delete this information if there is no legitimate reason for us to maintain the information. Please view our privacy policy and access to information manual on our website for further information.

You have the right to complain to the Information Regulator if you feel we are processing personal information unlawfully. The Information Regulator's details can be found at: <https://www.justice.gov.za/infoereg/>

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