

SMIT AND KIE UNDERWRITING PROCEDURE MANUAL

TYPES OF UNDERWRITING

- Endorsements - Add / Remove / Change Risks, terms or Information
- Change policy name
- Cancellation of Policy

ENDORSEMENTS

What is an Endorsement

When an amendment to a policy is required, it is usually done by means of the issuing of an endorsement. An endorsement is a document that amends and overrides the original terms and conditions with regard to those areas that have been changed.

Typical endorsements that would be issued include a change in the terms and conditions, in the premium, in the nature of the risk, the addition or deletion of an asset, changing of the premium payment frequency.

Endorsement Outcome

What is the outcome you want when doing an endorsement?

- **Policies loaded onto Flexi**
 - i. Ensure you understand the instruction 100% and know what to do if you are not sure
Please ask!
 - ii. Process task on Flexi according to the type of endorsement you have received
 - iii. Ensure details are 100% correct after doing the endorsement and ***prior to*** sending out the schedule to the broker and insurer
 - iv. Send an updated policy schedule with notification of changes made with updated premiums to the broker & Client
 - v. Send an updated policy schedule with explanation of what changes were made to the Insurer.

- **Direct Insured Policies**

- i. Ensure you understand the instruction 100% and know what must be done, if not **Please ask!**
- ii. The Insurer processed the endorsement as per instruction
- iii. You have ensured that details are 100% correct on the schedule received from the Insurer as per the instruction of the broker **prior to** sending the schedule to the broker
- iv. Send an updated policy schedule with notification of changes made with updated premiums to the broker

Endorsement Procedures

1. *Open Streamline*
2. *Grab a task*
3. *Open the task*
4. *Identify what type of task this is*
 - *Claim*
 - **Endorsement**
 - *Quote / New Policy*
 - *Renewal*
5. *Partially update the following on the streamline dataset:*
 - *Type in the policy number*
 - *Type in the instruction in short*
 - *Choose your name under the “Responsible Clerk” dropdown*
 - *Choose under the “Type” dropdown the option Endorsement*
 - *Set the Status to Accepted*
 - *Drag the instruction email received to “Request/Email”*
6. Read instructions carefully and establish what needs to be done
7. Establish whether the policy is directly insured or if the policy is with us on Flexi

Add / Remove / Change Risks, terms or Information

8. Establish whether you have all the necessary info when items need to be added or quoted on, if not...
 - Request info needed to add items
 - *Set status of streamline task*
 - ✓ *Awaiting Info from Broker*
 - After info was received from broker
 - *Set status of streamline task*
 - ✓ *Accepted*

FLEXI POLICIES

9. Open policy on Flexi (****Ensure that you are working on the correct policy****)
 10. Establish what insurance company the client is insured at.
 - If it is a **box rated policy type**, **rates** will be **generated automatically** (Renasa domestic / Bryte Z Box)
 - If it is a **Renasa Farmers or Commercial policy** type work according to the **mandate** you have received
 - If one of the **other insurers** you need to **request** the **rates**
 11. Request rates from Insurer where necessary by sending with the information of the risk that must be added the following information
 - Summary of policy with rates
 - Loss ratio of policy for the last three years
 - Claims history for last three years
 - **Set status of streamline task**
 - ✓ **Awaiting rate from Insurer** (If item must be added)or
 - ✓ **Additions Quote** (If there must be quoted on the item before adding it to the policy)
 - **Turnaround times**
 - i. **Endorsements on Flexi** - Updated schedule to be at broker / client **within 24 hours**
 - ii. **Endorsements by direct Insurers** - Updated schedule to be at broker / client **within 48 hours**
 - iii. **Requesting rates from Insurers** - Rate to be provided by Insurer **within 24 hours**
 - If turnaround time is not met by the Insurer take one of the following actions
 - Phone the Insurer and get the rate and record on streamline you obtained the rate telephonically (Date, time, spoken to etc.)
 - Identify on the same policy whether there are a similar type of item already on the policy and use the same rate as that item and add the new item to the policy. When sending the schedule to the broker notify the broker that you used the same rate as the other item and should the Insurer not agree he/she will be notified if there is a premium difference. When sending the updated schedule to the Insurer notify the insurer what rate you have used and why and should they not agree with the rate been used, they need to notify you immediately with the reason why.
 - Ask your team leader or Michelle to give you a rate and notify the Insurer after the item was added and record on Streamline.
 - **Set status of Streamline**
 - ✓ **Accepted**
 12. Do the endorsement as per instruction
-

DIRECT INSURED POLICIES

13. Establish what insurance company the client is insured at
14. Send the instruction of endorsement to the Insurer as per brokers instruction
 - **Set status of streamline task**
 - ✓ **Awaiting rate from insurer** (If item must be added)or

- ✓ *Additions Quote* (If there must be quoted on the item before adding it to the policy)

15. Receive the updated schedule from the insurer

16. Set Streamline status back to Accepted

17. Check after the endorsements was done whether the endorsements was done 100% accurately as per brokers instruction
18. Type the letter notifying the client of what was done on the policy and with the necessary premium information
19. Send the updated schedule with the endorsement notification to the broker or client
20. Send an updated policy schedule with explanation of what changes were made to the Insurer where endorsements were done on Flexi
21. Docuware all the necessary documentation
 - *Update the Streamline dataset*
 - ✓ *“Endorsement Outcome” Policy Updated*
22. Close task






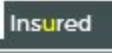
Change policy Name

1. Read instruction carefully and ensure you know exactly to what the client details must be changed to
 - *Set Streamline Status to Accepted*
2. Identify whether the changes is on an Flexi policy or Direct insured policy and follow the following steps
3. **Flexi Policies**

The following procedure needs to be followed when client details changes

- Lookup the policy that needs to be changed to the new client details

A screenshot of a software interface showing a text input field labeled "Policy Ref." with a white cursor inside the field.

- Generate a new snapshot of the policy or policies linked to this client details
- Click on  **View Client**
- Click on  **Amend**
- Change the client details that need to change - Leave the reference as is
- Click  **Save/Exit**
- Look up the policies linked to this client details and see if the name on the policy did change
- If not open the policy
- Click  **Amend**
- Click  **Save**
- The changes should pull through now, if not do the following
 - Open the  **Insured** tab on top
 - On the right hand corner at Insured see if the option “Same as Client” is ticked if this policy details must be the same as the client details otherwise the name on

the policy won't change

The screenshot shows a form titled 'Insured' with the following fields and options:

- Same as Client
- Name: TZANEEN ABCO
- Title: [] Initials: []
- Address: IMPALA STREET
- []
- []
- 0850 Postal Code
- VAT Ref: []
- Staff Policy, charge no commission

- Click save, the changes should pull through now.

4. Direct Policies

- Send the request to the Insurer and upon receiving the amended schedule from the Insurer ensure that the changes were done correctly before sending the new schedule to the broker
5. Check after the changes was made if it was done 100% accurately as per the broker's / Client's instruction
 6. Send the updated schedule to the broker / client
 7. Send an updated schedule with explanation of what changes were made to the Insurer where changes were made on Flexi
 8. Docuware all necessary documentation
 - *Update the Streamline dataset*
 - ✓ *"Endorsement Outcome" Policy Updated*
 9. Close task

Cancellation of Policy

1. Read instruction carefully and ensure you know exactly when the policy should be cancelled for as well as the reason why the policy should be cancelled
2. *Open Streamline*
3. *Grab a task*
4. *Open the task*
5. *Identify what type of task this is*
 - *Claim*
 - *Endorsement*
 - *Quote / New Policy*
 - *Renewal*
 - *Cancellation (Ensure you use the cancellation dataset for this type of task and not the endorsement dataset)*
23. *Partially update the following on the streamline dataset:*
 - *Policy Being Cancelled*

- Which clerk should attend this cancellation
- Attach notice of cancellation (Drag the email instruction of cancellation to this datafield)
- Reason for cancellation (Select the reason as was received on the cancellation notice)
- Effective date of cancellation (Select the date policy must be cancelled from)
- Click on Go

6. Identify whether the cancellation is on an Flexi policy or Direct insured policy and follow the following steps

7. Flexi Policies

The following procedure needs to be followed when a policy is cancelled

8. Inactivate the policy from the date as was instructed from the Broker / Client:

9. Where the policy should be **cancelled from the 1st of the following month** which means **client must not be refunded** any money follow the following procedure:

- Click **Amend**
- Type in the date of cancellation **Effective/Endorsed 01/05/2017**
- Type in at Details - (Streamline task number) + Policy Cancelled the reason for the cancellation

Details: **123456 - POLICY CANCELLED - DEBIT ORDER UNPAID**

- Click **Save**
- Copy the reason at Details
- Click on **Menu**
- Click on **I - Status - View/Change/Delete/Cancel**
- Click on **S - View/Change Status**
- Change Status to **Status Inactive**
- Select Reason **Reason UNPAID**
- Paste the reason you have copied from details at Comment

Comment **123456 - POLICY CANCELLED - DEBIT ORDER UNPAID**

- Change the Status date to the date of cancellation **Status Date 01/05/2017**
- Click **Save & Exit**
- The policy will be now made "Inactive", confirm this by looking at the Status of the policy on the top right hand corner

Status **Inactive**

- Generate a new snapshot of the policy

6. Where the policy should be **cancelled from any other date** and the **client must get a refund** follow the following procedure:

- Click **Amend**
- Type in the date of cancellation **Effective/Endorsed 25/08/2017**
- Type in at Details - (Streamline task number) + Policy Cancelled the reason for the cancellation

Details: **123456 - POLICY CANCELLED - CLIENT'S INSTRUCTION**

- Click **Save**
- Copy the reason at Details
- Now we need to raise a credit note for the client from the date of cancellation until the last day of cover he already paid for

- Click on **Endorse**
- At Endorsement date enter the date the policy is cancelled from

Endorse Date:
25/08/2017

- Paste the reason copied to Comments

Comment:
123456 - POLICY CANCELLED - CLIENT'S INSTRUCTION

- Tick Endorse all items

Endorse all items:

- Click Continue

Continue

- Enter the To Date which is till the last date of cover the client paid for

From Date: 25/08/2017 To Date: 31/08/2017

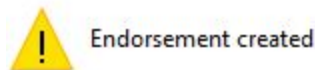
- Tick option Credit

Credit

- Tick option

Create Endorsemen

- Flexi will generate the credit note and the following message will pop up - Click Ok



OK

- You will see at the Header menu at Details 2 there should be now a credit amount for the days the client is getting credit for. Ensure this amount was calculated correctly.

-116.05 Details(2)

- We have created the credit now we need to raise it as follows

- Click on **Details(2)**
- Click on **Raise credit note**

- The following message will pop up - Click Yes

Credits for a monthly policy are usually raised in the RAISE MONTHLY DEBITS run.

Are you sure you want to raise the credit now?

- The following pop up will come up - Click on Continue

- Flexi will generate a credit note now and generate a snapshot - Close the Snapshot screen

Snapshots done!

- Click on **Confirm & Print** if details are correct
- The credit note will come up now
- Save the credit note as this needs to be send with the cancelled schedule to the Broker / Client
- Close the credit note page

- Click on **Menu**

- Click on **I - Status - View/Change/Delete/Cancel**

- Click on **S - View/Change Status**

- Change Status to **Status Inactive**

- Select Reason **Reason Cancelled By Client**

- Paste the reason you have copied from details at Comment

- Change the Status date to the date of cancellation

- Click **Save & Exit**

- The policy will be now made "Inactive", confirm this by looking at the Status of the policy on the top right hand corner

- Generate a new snapshot of the policy
- Send to the Broker / Client / Insurer the cancelled schedule any credit or debit notes

- *Set dataset on Streamline*
 - ✓ *Drag the email sent to the Broker / Client to datafield*
“Confirmation Document that Policy has been cancelled”
- Close task

General Underwriting Guidelines per policy Section (In Alphabetical Order)

DOMESTIC POLICIES

Renasa Black Box Policies & Bryte Personal Policies are box rated policies and premiums are calculated by the system

OTHER POLICY TYPES

**Renasa Policies - Use your Renasa Mandate for rates
Other Insurers - Refer to Insurer for rates**

- **Accidental Damage**
- **Accounts Receivable**
- **Agent Details**
Do not change any Agent Details - Agent details that needs to be changed on Flexi needs to be send to pieter@smitk.co.za

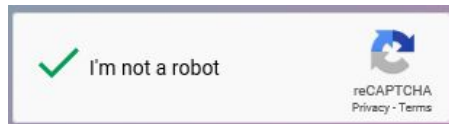
■ **All Risk**

- Ensure **make, model & serial numbers** are noted on the schedule
- Ensure **cell phone IMEI numbers** are noted on the schedule
- Before adding a new cell phone to a policy first do a **IMEI number check** to see if the type of cell phone added corresponds with the cell phone lookup. The procedure is as follows:

- ✓ Go to the following website address www.imei.info
- ✓ Enter the Imei number provided

A screenshot of a web form for checking an IMEI number. It features a text input field with the placeholder text "Enter IMEI e.g. 123456789012347" and a green button labeled "CHECK" to its right.

- ✓ Tick the tick box "I'm not a robot"

A screenshot of a reCAPTCHA "I'm not a robot" checkbox. The checkbox is checked, and there is a green checkmark to its left. To the right of the checkbox is the reCAPTCHA logo and the text "reCAPTCHA Privacy - Terms".

- ✓ Click on Check

A screenshot of a large green button with the word "CHECK" written in white capital letters.

- ✓ Ensure this details correspond with the cell phone that should be added to the policy
- ✓ Should the client not know what the **IMEI number** of his/her cell phone is they can **dial *#06#** on their cell phone to get the IMEI number
- Ensure **valuation certificates** are obtained and saved on Streamline and Docuware as per Insurers requirements (Ensure valuation certificate is not older than 2 years and must have the date the items were evaluated on the certificate)

■ **Banking Details**

- **Take Note: Collection date** – We have 2 collection dates, the 3rd of every month and the 15th of every month.

- When the option of the 3rd of every month is chosen then you leave this option blank. The system will automatically collect premium on the 3rd.

A screenshot of a form field labeled "Collection Day" with a white input box that is currently empty.

- When the option of the 15th is chosen you need to type in 15. **Do not type in any other date!!!!**

A screenshot of a form field labeled "Collection Day" with the number "15" typed into the white input box.

■ **Bryte Assist**

■ **Buildings Combined**

- Ensure where Financial institutions **interests** are **noted**, that the **Mortgagee clause** and **Subsidence and landslip clause** (If cover is included) is noted on the policy or section.
- Where a **building is taken of** the policy and a Financial institutions interest were noted under the building, remind the broker that the financial institution should be notified that the building no longer has cover
- When insuring a building, you can also look on **Google earth** according to the risk address to ensure that there is a building situated at the risk address gives, as well as the construction etc of the building(Especially high valued buildings).

■ **Buildings of Insured’s Residence**

- Ensure where Financial institutions **interests** are **noted**, that the **Mortgagee clause** and **Subsidence and landslip clause** (If cover is included) is noted on the policy or section.
- Where a **building is taken of** the policy and a Financial institutions interest were noted under the building, remind the broker that the financial institution should be notified that the building no longer has cover
- When insuring a building, you can also look on **Google earth** according to the risk address to ensure that there is a building situated at the risk address gives, as well as the construction etc of the building(Especially high valued buildings).

■ **Business All Risk**

- Ensure **make, model & serial numbers** are noted on the schedule
- Ensure **cell phone IMEI numbers** are noted on the schedule
 - Before adding a new cell phone to a policy first do a **IMEi number check** to see if the type of cell phone added corresponds with the cell phone lookup. The procedure is as follows:

- ✓ Go to the following website address www.imei.info

- ✓ Enter the Imei number provided

- ✓ Tick the tick box “I’m not a robot”

- ✓ Click on Check

- ✓ Ensure this details correspond with the cell phone that should be added to the policy

- ✓ Should the client not know what the **IMEi number** of his/her cell phone is they can **dial *#06#** on their cell phone to get the IMEI number

■ **Business Interruption**

SASRIA

Cover for this section needs to be added manually and will not automatically be added by the system. The Broker also must instruct you to add this cover. **If it is not specified in his/her instruction find out from the broker if you can add the SASRIA cover**

■ **Annual Policies**

Ensure that debit and credit notes are raised after doing an endorsement and send to the broker/Client with the amended policy schedule

■ **Business Interruption - Machinery Breakdown**

■ **Carnection**

➤ Cover is at R55 only on Renasa policies only

■ **Client Details**

➤ When **client details change**, **Don't** change the existing details you need to create new client details and copy the policy to the new client details (Follow the "Change policy name" procedure)

■ **Client Service Fee**

➤ **Take Note:** Ensure when working on a policy that there are a **10% client service fee**. If not discuss with Team Leader or Michelle. When an instruction is received that the client service fee should be taken off or reduced, this could only be authorized by Koos Smit.

■ **Contents of Insured's Residence**

➤ Ensure if contents are deleted and there is only one contents under this section, that the **assist** associated with these contents are also deleted

■ **Contractors All Risk**

➤ Ensure you have the following information when adding cover

✓ **Estimated Annual Turnover**

✓ **Maximum any one contract limit**

➤ **Sasria** – Sasria needs to be loaded manually. When cover is removed or changed ensure you also update the Sasria.

■ **Deterioration of Stock**

■ **Electronic Equipment**

➤ Ensure, **make, model & serial numbers** are noted on the schedule

➤ **Alarm Warranty** – Ensure you note whether the alarm warranty is applicable or not according to the Insurer requirements

■ **Employers Liability**

■ **Endorsements Applicable To**

➤ **Don't** change anything on this page

■ **Endorsements**

- **Don't** change anything on this page
- **Excess of Loss Liability Cover**
 - Ensure **extensions taken under the Public liability section** (Subject to R1000 000 cover taken under extensions) are also indicated under this section as taken
- **Excess Structure**
 - **Take Note:** *You are not allowed to make any excess changes on the Policy Excess page, these changes need to be made under the specific section linked to the specific risk item when instructed to do so by the Insurer*
 - **Change an existing excess** (Due to frequent claims with 30-day notice to client as per Insurer), *do the change under the relevant policy section under the relevant risk item*
 - **Waive basic excesses** – *Do under the relevant policy section, if there is not the option under the risk item then make a note under the risk item.*
- **Fidelity**
- **Fire**
 - Ensure where Financial institutions **interests** are **noted**, that the **Mortgagee clause** and **Subsidence and landslip clause** (*If cover is included*) is noted on the policy or section.
 - Where a **building is taken of** the policy and a Financial institutions interest were noted under the building, remind the broker that the financial institution should be notified that building no longer has cover
- **Glass**
- **Goods in Transit**
- **Group Personal Accident**
- **Guardrisk**
 - Do underwriting strictly according to the Insurers instruction. If cover needs to be added or changed ensure you get rates and approval from Insurer before sending the amended schedule to the broker
- **Irrigation System on Wheels**
- **Legal Cost**
- **Livestock**
- **Machinery Insurance / Breakdown**
- **Money**
- **Motor**

Type of endorsements under this section of the policy

 - **Add cover - Motor and LDV's**

- ✓ **Car Hire** – Make sure if it is not specified in the instruction from the broker that this vehicle must also have Car Hire, if the client want Car hire for this newly added vehicle and then what option of Car hire is required for this vehicle **especially when other vehicles on the same policy do have car hire.**
- ✓ **Roadside Assist** – Make sure if it is not specified in the instruction received from the broker that this vehicle must have assist cover if we may add this cover for this newly added vehicle **especially when other vehicles on the same policy do have car hire.**
- ✓ **Carnetion** – On Renasa policies ensure that client do have Carnetion cover
- ✓ **Tracking Requirements** – Adhere strictly to Insurers tracking requirements when adding a vehicle

➤ **Remove cover - Motors and LDV's**

- ✓ **Car Hire** - Make sure that you also remove the Car Hire linked to this vehicle should the client have taken this cover.
- ✓ **Roadside Assist** – Make sure that you also remove the assist that is linked to this vehicle.
- ✓ **Carnetion** – When you remove a vehicle and there are no more comprehensively insured motors or LDV's under the motor section, ensure you remove the Carnetion cover as well
- ✓ **IVP Standalone cover** – Ensure that where a vehicle has been deleted from the policy and there is a standalone IVP policy for the same vehicle you need to remove this vehicle also form this policy (Confirm this with the broker)
- ✓ **VAPS cover** – See if there were any VAPS cover taken for the vehicle that were removed and remove this cover as well and notify the broker.
- ✓ **Interest noted** – Remind broker where interest was noted on a vehicle that he/she must notify the financial institution that the vehicle no longer has cover

➤ **Change details - Renasa Commercial, Farmers and Domestic Policies**

- ✓ **Don't update retail values** of comprehensively insured vehicles on these Renasa policy types where vehicles are comprehensively insured with IVP cover

■ **Motor Clauses & Extensions**

- **Don't** change anything on this page

■ **Motor Fleet**

- Fleet is only updated once a year

■ **Motor Personal Accident**

■ **Motor Traders Internal**

■ **Motor Traders External**

■ **Office Contents**

- **Alarm Warranty** – Ensure you note whether the alarm warranty is applicable or not according to the Insurer requirements
- **Pedigree Animals**
 - Obtain **Vet Certificate** where required by Insurer
- **Personal Accident**
 - Ensure insured person comply with the **Age limits** as per Insurers requirement
- **Personal Computer**
 - Ensure, **make, model & serial numbers** are noted on the schedule
- **Personal Liability**
- **Personal Liability Extended**
- **Plant All Risk and Hired in Plant**
 - **Add cover**
 - Ensure you have the following information
 - ✓ Year, make, model, Reg No or Serial number of item added
 - ✓ Type of cover (New replacement / Market / Agreed value)
 - When an additional item has been added under this section ensure that the following cover is added especially when other items under this section also do have this cover, if not certain confirm with broker before adding
 - ✓ Windscreen cover
 - ✓ Road Risk Liability
 - **Sasria** – Sasria needs to be loaded manually. If the broker did not instruct you to add Sasria cover, confirm with broker whether Sasria cover is required or not and load accordingly
 - **Remove cover**
 - Ensure when an item is removed under this section that the following linked to this vehicle is also removed
 - ✓ Windscreen cover
 - ✓ Road Risk Liability
 - ✓ Sasria – Ensure Sasria amount is updated
 - **Change details**
 - When sums insured is changed, ensure **Sasria** sum insured is updated accordingly
- **Pleasure Craft**

- **Policy Conditions**
 - **Don't** change anything on this page
- **Policy Details**
 - **Don't** change anything on this page, the info on this page will automatically pull from the various datasets
- **Policy Exceptions and Exclusions**
 - **Don't** change anything on this page
- **Policy Limits and Extensions**
 - **Don't** change anything on this page
- **Public Liability**
 - Ensure Public liability is linked to the ***correct situation***
 - Ensure ***retroactive date*** is noted on the schedule
- **Renasa Assist**
- **Sasria**
- **Signature Page**
 - **Don't** change anything on this page not even the date
- **Situations**
 - When ***deleting a risk address***, there will be risk items linked to this risk address. If not specified in the endorsement instruction, find out from the broker if these risk items linked to this address must be linked to an alternative address (Broker must specify which address) or if these items should be deleted.
 - Ensure when an ***existing situation must be changed*** that these changes also updated on the rest of the policy on all risk items linked to this address and where addresses were typed in at sections, that the changes are also done on these sections. Ensure risks associated with this risk address change do still have premiums and did not calculate to R0
- **Stated Benefits**
- **Theft**
 - **Alarm Warranty** – Ensure you note whether the alarm warranty is applicable or not according to the Insurer requirements
- **Umbrella Liability**
 - Ensure ***extensions taken under the Public liability section*** (Subject to R1000 000 cover taken under extensions) are also indicated under this section as taken
- **VAPS Excess Reducer**

■ Xenturion Assist

Insurer Contact Details
(Listed in alphabetical order)

INSURER	TYPE	RATES	CONTACT DETAILS
ABELARD	Direct Insurer Endorsement on Insurer schedule	Insurer	<p>Telephone Number: 011 326 2951</p> <p>Contact Person: Charl / Cindy / Morne / Madeleine / Thokozile</p> <p>Email addresses: charl@aua.co.za cindy@aua.co.za morne@aua.co.za madeleine@aua.co.za thokozile@aua.co.za </p>
AC&E	Flexi Endorsement Endorsement on Flexi	Insurer	<p>Telephone Number: 011 615 7529</p> <p>Contact Person: Andre / Tarryn / Kyle</p> <p>Email addresses: andre@engineeringace.co.za tarryn@engineering.co.za kyle@engineeringace.co.za </p>
ANIMAL SURE	Direct Insurer Endorsement	Insurer	<p>Telephone Number: 021 556 4966</p>

	on Insurer schedule		<p>Contact Person: Kelvin / Lizette</p> <p>Email address: admin@animalsure.co.za lizette@animalsure.co.za</p>
ATU (Auto Trade)	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 011 764 3839</p> <p>Contact Person: Veneta / Belinda</p> <p>Email address: venetar@atu.co.za belinda@atu.co.za</p>
BnB Sure	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 013 756 9900</p> <p>Contact Person: Linda / Marinda</p> <p>Email address: hospitality.north@bryte.co.za</p>
BRYTE	<p>Flexi Endorsement</p> <p>Endorsement on Flexi</p>	<p>Domestic Z Box The system will generate the rate</p> <p>Other Products Insurer</p>	<p>DOMESTIC (Z BOX)</p> <p>Telephone Number: 011 370 9285</p> <p>Contact Person: Christine</p> <p>Email address: coeplm@bryte.com</p> <p>COMMERCIAL / FLEXIFLITE / MULTILINE / FARMERS / BODY CORPORATE</p> <p>Telephone Number: 015 296 1605</p> <p>Contact Person: Christine</p> <p>Email address: underwriting.polokwane@brytesa.com</p>
BRYTE ENGINEERING	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 015 296 1605</p> <p>Contact Person: Christine</p> <p>Email Address: underwriting.polokwane@brytesa.co.za</p>
C&G	<p>Flexi Endorsement</p>	Insurer	<p>Telephone Number: 010 595 1130</p>

	Endorsement on Flexi		<p>Contact Person: Adrienne / Thiru</p> <p>Email address: adriennes@cggroup.co.za thiruc@cggroup.co.za</p>
CAMARGUE	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 011 778 9140</p> <p>General Liability Division (Broadform & Umbrella) Contact Person: Dehila Lamprecht / Camilla Osrin / Susan Chitura</p> <p>Email address: dehila@camargueum.co.za camilla@camargueum.co.za susan@camargueum.co.za</p> <p>Fiduciary Liability Division (Directors and officers Liability / Employment practices Liability / Trustees Liability) Contact Person: Javesh Ramcharan / Vee Zinyemba / Vaidah Chpadza</p> <p>Email address: javesh@camargueum.co.za vee@camargueum.co.za vaidah@camargueum.co.za</p> <p>Commercial Crime & Cyber Risks Division Contact Person: Ethan Pitts</p> <p>Email address: ethan@camargueum.co.za</p> <p>Financial Institutions and Medical Malpractice Indemnity Contact Person: Dylan Nel</p> <p>Email address: dylan@camargueum.co.za</p> <p>Professional Indemnity Contact Person: Fastino Makandwa / Margaret Baker / Stefan Jansen</p> <p>Email address: fastino@camargueum.co.za margaret@camargueum.co.za stefan@camargueum.co.za</p>
CIA	<p>Direct Insurer</p> <p>Endorsement on Insurer</p>	Insurer	<p>Telephone Number: 0861 242 999</p> <p>Contact Person:</p>

	schedule		Willemien Nel Email address: willemien@cia.co.za
CLUB MARINE	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 0861 819 219 Contact Person: Elsa Pather / Lindie Mans Email address: elsa@clubmarinesa.com lindie@clubmarinesa.com
CONSORT	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 658 1156 Contact Person: Lynne Email address: lynne@consort.co.za
CREDIT GUARANTEE	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 889 7000 Contact Person: Email address: info@cgic.co.za
CROSS COUNTRY	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 215 8800 Contact Person: Shanon van Rooyen Email address: shanon@ccic.co.za
CTU	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 274 1308 Contact Person: Ruth Longwe Email address: ruth@ctu.co.za
DISCOVERY	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 529 4929 Contact Person: Nikkie Van De Coolwijk Email addresses:

			insure_underwriting_escalations@discovery.co.za aliciaph@dcs.discovery.co.za
F&I (Factory & Industrial)	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 011 614 1640 Contact Person: Diana Arjunan Email addresses: processing@facind.co.za
FDM ENGINEERING	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 011 823 6368 Contact Person: Gerhardt Byliefeldt Sasria Endorsements: Rynhardt Coetzee Email address: gerhard@fdmengineering.co.za Sasria Endorsements: underwriting3@fdmengineering.co.za
FPA (First Property Acceptance)	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 087 236 6555 Contact Person: Mandy de la Cruz Email address: mandy@firstprop.co.za
GUARDRISK ASSISTERE	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 011 669 1000 Contact Person: Cajee Email address: cajeess@uardrisk.co.za assistere@guardrisk.co.za
HIC UNDERWRITING MANAGERS	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 455 5271 Contact Person: Gerardine Juggan Email address: gerardinej@hicsa.co.za
HOLLARD	Flexi Endorsement	Insurer	Domestic Telephone Number: 011 351 5871

	<p>Endorsement on Flexi</p>		<p>Contact Person: Cheryl Kenny</p> <p>Email address: cherylk@hollard.co.za greenstonep3quotes@hollard.co.za</p> <p>Commercial / Multiline</p> <p>Telephone Number: 011 351 5871</p> <p>Email address: cherylk@hollard.co.za greenstonep3quotes@hollard.co.za</p> <p>Agriplus</p> <p>Telephone Number: 011 351 5871</p> <p>Email address: cherylk@hollard.co.za greenstonep3quotes@hollard.co.za</p> <p>Engineering</p> <p>Telephone Number: 011 351 5871</p> <p>Contact Person: Priya Naidoo</p> <p>Email address: preashinin@hollard.co.za</p> <p>Trucking</p> <p>Contact Number: 011 879 5000 / 0477</p> <p>Contact Person: Megan Hattingh</p> <p>Email address: meganh@regent.co.za</p> <p>Sectional Title</p> <p>Email address: cherylk@hollard.co.za greenstonep3quotes@hollard.co.za</p> <p>Hospitality</p>
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			<p>Contact Number: 031 492 4166</p> <p>Contact Person: Samantha Dreyer</p> <p>Email address: samanthadr@hollard.co.za</p>
HOLLARD ART INSURE	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 011 351 5375</p> <p>Contact Person: Gail</p> <p>Email address: gail@artinsure.co.za</p>
KEU Underwriting Managers	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 086 100 0090</p> <p>Contact Person: Prosper / Chummy / Alistair</p> <p>Email address: prosper@keu.co.za chummy@keu.co.za alistair@keu.co.za</p>
KING PRICE	<p>Flexi Endorsement</p> <p>Endorsement on Flexi</p>	Insurer	<p>Telephone Number: 011 534 8460 / 1 / 2</p> <p>Contact Person: Barney / Vivienne</p> <p>Email address: barney.deru@kingprice.co.za vivienne.begg@kingprice.co.za</p>
LOMBARD	<p>Flexi Endorsement</p> <p>Endorsement on Flexi</p>	Insurer	<p>Telephone Number: 011 551 0674</p> <p>Contact Person: Ingrid Mans / Debbie</p> <p>Email address: ingridm@lombardins.com debbies@lombardins.com</p>
LYNX	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 086 110 5969</p> <p>Contact Person: Richard van der Vyver / Linah Masemene</p> <p>Email address: richard@itum.co.za</p>

			linah@itum.co.za
MARINE Underwriting Managers	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 031 584 2800 Contact Person: Nasrin Khann / Vanessa Reade Email address: khann@marineuma.com readev@marineuma.com
MERX HCV (OLD MUTUAL)	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 455 3838 Contact Person: Charlotte / Liezl / Michelle / Rechenda Email address: charlotte.bees@merxhcv.co.za liezl@merxhcv.co.za michelle.farrow@merxhcv.co.za rechenda.kibido@merxhcv.co.za
MIRABILLS	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 086 110 0100 011 880 8200 Contact Person: Ntsoaki Email address: ntsoakim@mirabilisafrica.com info@mirabilis.net
NEW WHEELS	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 370 9218 Contact Person: Jabu Mtimkulu Email address: jabum@new-wheels.co.za
OLD MUTUAL (DOMESTIC)	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: Contact Person: Phuti / Marietjie Email address: mfbroker@ominsure.co.za phuti.maleka@mf.co.za marietjie.vanrooyen@mf.co.za
OLD MUTUAL COMMERCIAL & AGRIPLUS	Flexi Endorsement	Insurer	COMMERCIAL & AGRIPLUS Telephone Number:

	Endorsement on Flexi		015 306 6344 / 5 073 658 7922 Contact Person: Deirdre Coomer Email address: plkbds@ominsure.co.za ptapolicyuw@ominsure.co.za deirdre.coomer@ominsure.co.za
PETROSURE	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 011 484 0380 Contact Person: Jabu Email address: jabu@petrosure.co.za
PHISHIELD	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 081 722 2924 Contact Person: Lilian Email address: lilian@phishield.com
REGAL HCV	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 087 803 0580 Contact Person: Werner Jonker Email address: sales@regalhcv.co.za admin@regalhcv.co.za werner@regalhcv.co.za
RENASA	Flexi Endorsement Endorsement on Flexil	Domestic Blackbox System will generate rate Other Products Work according to the Renasa Mandate	Telephone Number: Veronica Inside our office Contact Person: Veronica Email address: veronica.vanniekerk@renasa.co.za
RGA WILDLIFE	Direct Insurer Endorsement on Insurer	Insurer	Telephone Number: 012 749 2900 Contact Person:

	schedule		<p>Willem</p> <p>Email address: willem@rgawildlife.co.za</p>
RSI (RISK SOLUTIONS INTERNATIONAL)	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 0861 000 774</p> <p>Contact Person: Sonja Holtzhausen</p> <p>Email address: sonja@risksolutions.co.za</p>
RTUSA	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule</p>	Insurer	<p>Telephone Number: 011 215 8800</p> <p>Contact Person: Gizela Dlodlo Jonathan Marsden</p> <p>Email address: gizela@rtusa.co.za jonathan@rtusa.co.za</p>
SANTAM	<p>Direct Insurer</p> <p>Endorsement on Insurer schedule on Santam system</p>	Insurer	<p>DOMESTIC</p> <p>COMMERCIAL</p> <p>Telephone Number:</p> <p>Contact Person: Cathy</p> <p>Email address: cprenewals@santam.co.za cathy.kleynhans@santam.co.za</p> <p>TRANSPORT</p> <p>Telephone Number:</p> <p>Contact Person: Tebogo Mpela</p> <p>Email address: Underwriting.Transport@santam.co.za Tebogo.Mpela@santam.co.za cpmunderwriting.transport@santam.co.za</p> <p>AVIATION</p> <p>Telephone Number:</p> <p>Contact Person:</p>

			<p>Clement</p> <p>Email address: clement.sibiya@santam.co.za</p>
SENATE - (POLICIES STILL ON FLEXI)	Flexi Endorsement Endorsement on Flexi	Insurer	<p>Telephone Number: 012 663 1004</p> <p>Contact Person: Adele Herholdt Anzel Spencer Nita Farr Samantha Hewitt</p> <p>Email address: adele@senate.co.za anzel@senate.co.za nita@senate.co.za samantha@senate.co.za</p>
SENATE - DIRECT	Direct Insurer Endorsement on Insurer schedule	Insurer	<p>Telephone Number: 012 663 1004</p> <p>Contact Person: Adele Herholdt Anzel Spencer Nita Farr Samantha Hewitt</p> <p>Email address: adele@senate.co.za anzel@senate.co.za nita@senate.co.za samantha@senate.co.za</p>
SHA	Direct Insurer Endorsement on Insurer schedule	Insurer	<p>Telephone Number: 011 731 3600</p> <p>Contact Person: Rita Ackerman Andy Mokone</p> <p>Email address: ackermanr@sha.co.za mokonea@sha.co.za beckettj@sha.co.za</p>
THATCH RISK ACCEPTANCE	Direct Insurer Endorsement on Insurer schedule	Insurer	<p>Telephone Number: 086 110 5799</p> <p>Personal Lines Contact Person: Leigh-Anne Booyesen Tamaryn Adonis</p> <p>Email address: booyesenl@tra.co.za</p>

			adonist@tra.co.za Commercial Contact Person: Johan Nel Email address: nelj@tra.co.za
TRANSIT UNDERWRITING MANAGERS	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 086 111 3597 Contact Person: Celeste Muller Email address: underwriting@transitum.co.za
VAPS	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 012 942 4536 Contact Person: Abrie Olivier Peet Email address: abrie@vapsinsurance.co.za peet@vapsinsurance.co.za
XENTURION	Flexi Endorsement Endorsement on Flexil	Insurer	Telephone Number: 012 941 2038 Contact Person: Sonja / Brunhilde / Peter Email address: underwriting@xenturion.co.za
XL TRANSIT	Direct Insurer Endorsement on Insurer schedule	Insurer	Telephone Number: 086 199 9627 Contact Person: Kim Boshoff / Dianne Boshoff Email address: xlt@xltransit.co.za
X'S SURE	Flexi Endorsement Endorsement on Flexi	Insurer	Telephone Number: 086 001 8140 Contact Person: Ronel Collins Email address: ronel@xssure.co.za