



RENTAL INSURANCE POLICY

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Xenturion Pty Ltd is an authorised financial services provider (FSP no: 45510) Underwriting Agency for Renasa Insurance Company Limited (FSP no: 15481) Renasa Insurance Company Limited is an authorised financial services provider and registered short-term insurer.

THE POLICY

IMPORTANT CONTACT DETAILS

Claims department: 012 941 2038
Fax: 086 531 3005
E-mail: claims@xenturion.co.za

Admin department: 012 941 2038
Email: underwriting@xenturion.co.za

OFFICE HOURS

Office hours: 08h30 to 16h30 (Monday to Friday)

Office will be closed on public holidays.

OUR CONTRACT

RENASA Insurance Company Limited ("RENASA") agrees to accept, subject to the underwriting criteria as well as the terms and conditions contained in this policy, an Approved Landlord (the Insured) that applies for insurance cover as defined in this policy through RENASA (the Insurer). The Insurer undertakes in return for the receipt of the premium to pay to the Insured the benefits under this policy, subject to the terms and conditions.

Your Policy Schedule and Terms and Conditions form the basis of your contract with RENASA. Please make sure you familiarise yourself with the contents of these documents and that all your details are correct in every aspect. If your information is to change; you need to notify us within 30 days.

This policy is underwritten by RENASA Insurance Company Limited.
RENASA Insurance Company Limited is an Authorised Financial Services Provider, FSP No.: 15491.

WHAT YOU ARE COVERED FOR

This policy offers you stated benefits in the event of a Tenant renegeing from paying his rental amount or absconding from the premises without paying his rent in terms of the Lease Agreement or damage caused to the Identified Property (Limits apply, see table below).

DEFINITIONS

The following words and phrases shall have the meanings assigned to them wherever they appear in this policy:

Approved Tenant means any proposed Tenant as named in the Lease Agreement that has been vetted and approved by the Landlord in terms of the agreed credit vetting criteria.

Approved Landlord means the Landlord as approved by RENASA Insurance after the application process.

Inception date means the date that cover starts.

Day means ordinary days including weekends and public holidays.

Expiry of Insurance means the date on which the Lease Agreement has expired or the date on which the Insured cancels this insurance.

Excess Payable means the Approved Landlord's contribution towards a claim.

Identified Property means the property stipulated in the Lease Agreement.

Insured means an Approved Landlord who has been accepted by the Insurer and has entered into a Lease Agreement with an Approved Tenant which is named on the Policy Schedule and is insured in terms of this policy to protect its interest in the property which has been leased to the Approved Tenant.

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Insurer means RENASA Insurance Company Limited.

Insured Event/Matter means an incident or circumstances which give rise to a claim for possession by the Approved Landlord upon one or more grounds for possession. Occupation of the property by person unknown to the Approved Landlord and or persons allowed into occupation by an Approved Tenant but without the Approved Landlord's authority. An incident or circumstances which give rise to a claim by the Insured against the Approved Tenant for damages for failing to return the property to the Insured in the same condition of repair and cleanliness, as it was at the commencement of the Tenancy. The Approved Tenant's failure to deliver up to the Approved Landlord's vacant possession of the property upon the expiry of a notice requiring possession served. The Approved Tenant's renegeing from paying his rental premium and/or absconding from the premises without paying his rent in terms of the Lease Agreement. Any damage to property, including loss due to non-payment of Water and Electricity and Levies.

Lease Agreement means an agreement of rental between the Landlord and the approved Tenant who is leasing the Approved Landlord's Identified Immovable Property.

Lease Payment Due Date means the day of the month on which a rental payment is due as specified in the Lease Agreement.

Legal Costs means any expenses and fees charged by lawyers and/or debt recovery agents in respect of services rendered in respect of the Lease Agreement. This includes the recovery of arrear rentals as well as the eviction proceedings instituted against an approved Tenant. In all instances the Insurer first needs to approve the merits of the legal action and the benefit will then be paid to the Insured in order for the Insured to initiate the legal action in respect of the Lease Agreement.

Legal Events means a dispute between the Approved Landlord and the Approved Tenant which require legal intervention and which is covered under this policy.

Legal Expert Cost means in respect of an insured Event, un-covered fees, costs and disbursements reasonably, properly and necessarily by the Legal Expert and the costs (on the standard basis) of any Proceedings incurred by a third party for which the Landlord may be liable by order of a court or by agreement.

Period of Insurance means the number of months including part months, between the commencement and expiry dates of this insurance, provided that the Landlord has paid and the Insurer has accepted the agreed Premium payment for each period of Cover.

Policy Schedule means the document issued to the Insured as proof of cover in terms of this policy, which shall contain details of the Identified Immovable Property, the Approved Tenant and the Monthly Rental Amount.

Premium means amount payable to enjoy the benefits covered in this policy.

Rental means the amount paid to the Insured by the Approved Tenant in lieu of occupancy of the Approved Landlord's Identified Immovable Property.

Rental Amount means the amount payable monthly as stipulated in the Lease Agreement.

Supporting Documents means any documentation required by the insurer to prove quantum of repairs or merits for legal representation.

ELIGIBLE PROPERTIES

1. Properties with a signed lease in which the Approved Landlord has an insurable interest.
2. An inventory list showing the content and condition of the property at the inception of the lease or the inception of this policy.

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Residential Properties which meet the following definitions:

- Free standing house
- Townhouse and Clusters
- Flat

Commercial Properties which meet the following definitions:

- Properties where the primary usage is to accommodate business operations or storage of goods for resale.

APPROVED TENANT

- The Approved Tenant needs to evidence that the rental is affordable.
- Cannot have any judgments against them.
- May not have a criminal record.

COVERED LEGAL EVENTS

The following events are covered by this Policy:

1. The Approved Tenant fails to pay the Approved Landlord the monthly Rental Amount within 7 days of the due date; the first default is not covered.
2. The Approved Tenant refuses to allow the Approved Landlord to have access to the property at the end of the tenancy agreement or following non-payment of monthly Rental Amount, even though Approved Landlord has acted in accordance with all legal requirements;
3. The Approved Tenant departs from the property before the end of the term of the lease agreement, without having given the Approved Landlord proper notice;
4. If during the Approved Tenant occupation of the property, the property was damaged which is not in-line with normal wear and tear, charges may be brought against the Approved Tenant for the costs of repair and restoration;
5. Legal costs as defined below (limits apply)

BENEFITS PER INSURED EVENT

1. Default of payment:

Residential Properties

On the 2nd consecutive non-payment by the Approved Tenant. The Approved Landlord may claim the rental from the Insurer for a maximum of three (3) months. After the Approved Landlord has obtained vacant possession, two (2) months rental shall be payable or until the property has been re-let, whichever is the sooner. The 1st default is not insured.

Commercial Properties:

After the Approved Landlord has obtained vacant possession, three (3) months rental shall be payable or until the property has been re-let, whichever is the sooner. (Only applicable to Commercial Properties).

2. Legal Costs:

- a. Recovery of non-payment

Legal costs approved by the Insurer, incurred by the Insured in respect of recovery of arrear rental will be paid in terms of this policy by the Insurer to the Insured, for the Insured to initiate the legal action in respect of the Lease Agreement.

- b. Eviction

Legal costs approved by the Insurer, incurred by the Insured in respect of the eviction of an Approved Tenant will be paid in terms of this policy by the Insurer to the Insured, for the Insured to initiate the legal action in respect of the Lease Agreement.

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3. Damages.

Proof of damages to the Identified Property occurring during occupancy of the Approved Tenant.

MAXIMUM MONTHLY RENTAL AMOUNT

Type of rental	Maximum Monthly Rental Amount
Residential property	R50 000
Commercial property	R150 000

If the monthly rental is greater than the rental amount shown on the policy schedule, then the benefits stated below will be limited to a pro-rata portion. The pro-rata portion will be calculated as follows: Rental Amount stated on the schedule / last successful rental collected.

MAXIMUM LEGAL COSTS PER ANNUM (STARTING AT INCEPTION OR RENEWAL DATE)

Action	Court	Maximum Legal costs per Annum
Unopposed	Magistrate court	R20 000
Opposed	Magistrate court	R30 000
Unopposed	High court	R30 000
Opposed	High court	R75 000

For each legal matter the higher benefit amount indicated above will apply i.e. if a matter starts off as an unopposed matter in the Magistrates court and the matter changes to be opposed, then the maximum limit for this matter will be the Opposed, Magistrate Court limit. Only one limit per matter applies and the limits are not accumulative.

MAXIMUM LIMIT FOR DAMAGES BENEFIT PER ANNUM

Type of rental	Maximum Monthly Rental Amount
Residential property	R5 000
Commercial property	R10 000

WAITING PERIOD

Policies paid monthly:

3 Month waiting Period applies.

Policies paid as a Single Premium per lease term

No waiting Period applies.

EXCESS

10% of the total claim or R1,000 whichever is the greater.

PERIOD OF INSURANCE

Policies paid monthly:

Each month premium is received by RENASA, cover is renewed for an additional month.

Policies paid as a Single Premium per lease term

Inception date to the expiry date. Expiry date is calculated as is the inception date plus the term of the policy.

TRANSFERABILITY OF THIS POLICY

This policy is not transferable.

POLICY CANCELLATIONS AND AMENDMENTS

You may cancel your policy at any time by giving us 30 days' notice.

If we amend or cancel your policy, you will receive 30 days' notice before the effective date of the changes.

If your premium is returned by the bank due to "no authority to debit", your policy will be cancelled immediately.

PREMIUM PAYMENTS

No premium, no cover.

Premiums are due on the date stipulated in your Policy Schedule.

On Monthly Policies

If the 1st premium is unsuccessful then we will move the policy inception date to the following month. If the 2nd premium is returned unsuccessful your policy will be cancelled. On subsequent collections if the premiums are unsuccessful and you make no attempt to pay your premium then the waiting period will re-apply.

In the case of a monthly policy you will have a 15-day grace period, from the second month of cover, in which to pay your premium. Failure to pay the premium on the due date or within the grace period will result in there being no cover under the policy.

PREMIUM REFUNDS

Policies paid monthly:

No premium refunds are applicable to monthly policies.

Policies paid as a Single Premium

A pro-rata refund will be paid net of administration fees and commission.

DUAL INSURANCE

If the Lease Agreement or the Identified Property is covered by another insurance policy for the same cover, then we will pay a pro-rata amount in the event of a valid claim.

POLICY CONDITIONS

1. The Landlord needs to be able to prove insurable interest in the Identified Property.
2. A valid lease agreement needs to be in Place.
3. The Approved Landlord needs to ensure that the Identified Property is maintained as per the requirements of the Lease Agreement.
4. The tenant needs to meet the conditions of an Approved Tenant.
5. The Approved Landlord shall notify the Insurer as soon as they become aware of any alterations in risk which may materially affect the policy and includes any amendments to the existing lease agreement between the Approved Landlord and the Approved Tenant.
6. The Approved Tenant must be in good standing (no monies owed) with the Approved Landlord at inception of cover.
7. A credit check may be requested on the Approved Tenant on application or when a claim is submitted.
8. The Approved Landlord needs to prove that he has taken all reasonable steps to recover the defaulted Rental Amount.
9. The Approved Landlord must provide all details of other insurance on the Identified Property.

CLAIMS

CLAIMS PROCESS FOR DAMAGE

1. You must report all claims to us within 7 working days of the Approved Landlord becoming aware of the damage or default.
2. You need to obtain a quote for the repair. Both quotation and photos of the damage must be sent to the claims department.
3. On receipt of the quote the Claims Department will check to see if you have a valid claim. If your claim is valid an authorisation number and amount will be issued to the repairer.
4. Repairs cannot commence unless the Claims Department have given authorisation.
5. No claim will be considered if work has commenced prior to obtaining authorisation.
6. We only pay invoices which meet the SARS definition of a valid invoice.
7. We only pay the authorised amount. If there is a shortfall between the invoiced amount and the authorised amount, the shortfall is for the account of the policyholder.
8. If the repair of an authorised damage claim does not start within 14 days of authorisation, the claim will be closed as "Not taken up".
9. Any invoice not submitted to the Claims Department within 30 days of the invoice date, will not be considered.

CLAIMS PROCESS FOR LEGAL

1. You need to call the claims department.
2. A claim form will be required to be completed by the Landlord and the current lease agreement will need to be attached.
3. Based on the nature of the incident supporting information may be required to establish the merits of the case.
4. Based on the Merit of the case the way-forward will be discussed with the policyholder.

REJECTION OF CLAIM AND TIME BAR

1. You have to provide satisfactory proof of any loss against the insured property or financial loss for the Landlord which is outside the control of the Landlord and all lease contact obligation have been fulfilled.
2. If your claim has been rejected or the amount disputed, you have 90 days after receipt of our rejection letter to make representations to us in respect of our decision.
3. You have a further 6 months to start legal action against us after the expiry of the 90 days referred to above rejection.
4. If you do not serve a summons on us within this period, you will give up the right to challenge our rejection.

SUBROGATION

The insurer is entitled to recover under any claim any amount paid to the insured or any third party on the insured's behalf for the insurer's expense and benefit, under subrogation. The insured is required to provide all reasonable assistance and information in pursuing such claim / recovery.

CLAIMS

FRAUD AND DISHONESTY

If you or anyone acting on your behalf provides information which is fraudulent, dishonest or withholds material facts. Your claim will be rejected and your policy cancelled. Under these circumstances there will be no refund.

POLICY EXCLUSIONS

GENERAL MAINTENANCE

Maintenance of the Identified Property is not covered by this policy.

1. The policy will not cover any claim where:
 - a) the event occurred prior to the Period of the Cover.
 - b) the event occurs within 90 days of the inception date;
 - c) the Landlord fails to provide required information by the Insurer to establish whether support can be provided to Landlord under this policy.
 - d) the Landlord realized the claim might occur, prior to the start of the Period of Cover.
 - e) Landlord has acted without the consent of the Insurer or contrary to the advice of the Insurer.
 - f) the Landlord has failed to adhere to the eligibility criteria and terms of the policy.
 - g) the claim is false or fraudulent or a deliberate criminal act or omission of the Approved Landlord or anyone acting on their behalf.
2. The policy will not cover the claim unless the Insurer is notified of the event within 30 days after the event occurring; or within seven days after rent has become due for one (1) month arrears.
3. The policy does not cover Legal expenses that are incurred prior to the written confirmation from the Insurer that the claims have been accepted, or incurred in avoidable correspondence.
4. There is no cover for Legal expenses that incurred in respect of any claim where the Landlord would be entitled to indemnify under any other policy or cover; or in excess of those for which the Insurer has given its prior approval in accordance with the terms and conditions of the policy, or in excess of the Limit of Indemnity in aggregate with the Rental Insurance Cover.
5. This policy only covers the events defined as covered events.
6. This policy does not cover any incident where the Landlord was aware of the potential loss and took no step to prevent the initial loss or any subsequent losses.
7. Any loss covered by a comprehensive insurance policy.
8. This policy does not cover loss or damage caused directly or indirectly by or through or in consequence of any occurrence for which a fund has been established in terms of the War Damage Insurance and Compensation Act, 1976 (No.85 of 1976), or any similar Act operative in any of the territories to which this policy applies or any loss covered by the South African Special Risk Insurance Association (SASRIA).

CONSENT TO DISCLOSURE OF CONFIDENTIAL INFORMATION

Your policy information may be shared with other Insurance Companies. Therefore, it is a condition of this policy that you waive your rights to privacy and consent to the disclosure of any information relevant to your policy or claim. This consent will survive the termination of this policy, including the cancellation or lapsing thereof.

JURISDICTION

This policy is subject to the laws and statutes applicable in the Republic of South Africa. We will only abide by judgments delivered or obtained in the first instance by a court of competent jurisdiction within the Republic of South Africa.

STATUTORY NOTICE

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS IMPORTANT - PLEASE READ CAREFULLY DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the insurance contract or any other document)

As a Short-Term Insurance Policyholder, or prospective Policyholder, you have the right to the following information:

1. About the Underwriting Manager

(a) Name, addresses, contact details of Underwriting Manager, public officer and compliance officer

Registered Name: Xenturion (Pty) Ltd
Registration Number: 2005/021333/07
Physical Address: 1020 Pretorius Avenue South Lyttelton Manor Pretoria 0157
Postal Address: P O Box 13365 CLUBVIEW 0014
E-mail Address: info@xenturion.co.za
Phone number: 012 941 2038
Telefax number: 086 685 0357
FSP number: 45510
VAT number: 4870263748

Public Officer of the Underwriting Manager:

Name: MASTHEAD
Physical Address: Building 6, Ground floor 48 Matroosberg Ave, Ashlea Gardens Pretoria 0081
Telephone number: 012 424 3400
Telefax number:
E-mail Address: ijacobs@masthead.co.za

Compliance Officer of the compliance department of the Underwriting Manager:

Name: Ignatius Jacobs
Physical Address: Building 6, Ground floor 48 Matroosberg Ave, Ashlea Gardens Pretoria 0081
Telephone number: 012 424 3400
Telefax number:
E-mail Address: ijacobs@masthead.co.za

Xenturion (Pty) Ltd is an authorised financial service provider to render Short-Term Personal and/or Commercial lines business.

(b) Legal status and interest in the insurer

Xenturion (Pty) Ltd has no direct financial/legal interest in the insurer. Xenturion (Pty) Ltd receives more than 10% of its total commission from insurer.

(c) Mandate to act on behalf of the insurer

Xenturion (Pty) Ltd has the required mandate to act on behalf of the insurer in terms of a an outsource agreement which outsource functions are governed by Outsource Directive 159.iA.

2. About the Insurer

(a) Name, addresses, contact details of Insurer, public officer and compliance officer

Registered Name: Renasa Insurance Company Limited
Registration Number: 1998/000916/06
Physical Address: Renasa House 170 Oxford Ave Melrose 2196
Postal Address: PO Box 412072 Craighall 2024
E-mail Address: danie.swart@renasa.co.za
Telephone number: 011 380 3080
Telefax number: 011 380 3088
FSP number: 15491
VAT number: 4290173253

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Public Officer of the Insurer:

Name: Clinton McAllister
Physical Address: Renasa House 170 Oxford Ave Melrose 2196
Telephone number: 011 380 3080
Telefax number: 011 380 3088
E-mail Address: clinton.mcallister@renasa.co.za

Compliance Officer of the Insurer:

Name: Moonstone Compliance
E-mail Address: jaconette@moonstonecompliance.co.za

Internal Compliance Officer of the compliance department of the Insurer:

Name: Lara van Niekerk assisted by Moonstone Compliance
Physical Address: Renasa House 170 Oxford Ave Melrose 2196
Telephone number: 011 380 3080
Telefax number: 011 380 3088
E-mail Address: lara.vanniekerk@renasa.co.za

Renasa Insurance Company Limited is an authorised financial service provider to render Short-Term Personal and/or Commercial lines business.

(b) How to institute a claim

Kindly contact your broker immediately in order to institute a claim. If the broker does not assist, you may contact the Insurer on 011 380 3080 or via e-mail at claims@renasa.co.za for claims assistance.

(c) Type of policy involved

Your policy is a Renasa Insurance Company Limited Commercial policy.

(d) Complaints Procedure

Renasa Insurance Company Limited Complaints Procedure can be found on our website at www.renasa.co.za, alternatively all complaints can be sent to complaints@renasa.co.za.

(e) Conflict Management Procedure

Renasa Insurance Company Limited Conflict of Interest Management Procedure is available on request from lara.vanniekerk@renasa.co.za.

(f) Professional Indemnity cover and Guarantee insurance

Renasa Insurance Company Limited holds a valid professional indemnity and fidelity insurance policy.

3. Your policy

Premiums, Premium Payment and Policy Type:

- a) The amount and details of your premium payment obligations are specified in your Policy Schedule.
- b) The period of Insurance and Due Date for the payment of premium are specified in our Policy Schedule.

Intermediary Fees & Commissions

The following components are included in the premium:

- 20% intermediary commission.
- Administration fee.

All prices include VAT.

4. Warning/Other matters of importance

(a) Warning

- Do not sign any blank or partially completed form.
- Complete all forms in ink.
- Keep all documents handed to you.

- Make notes as to what is said to you.
- Ask for a letter of representation from your advisor.
- Do not be pressured into buying a product you do not want.
- Keep all documents handed to you in a safe and easily accessible place.
- Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance. Please ensure that you provide true and accurate information to your broker.

(b) Other matters of importance

- You must be informed of any material amendments to sections 1, 2 and 3 above.
- If the information above was given to you verbally, it must be confirmed to you in writing within 30 days of acceptance of your policy.
- Polygraph or similar tests are not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating the claim.
- If premium is paid by debit order, it may only be in favour of one person and may not be transferred without your approval, and the insurer must inform you at least 30 days before the cancellation thereof in writing of the debit order.
- The insurer must give you the reason for the repudiation of a claim.
- If you are unsatisfied at any time with the service you received from Renasa, you may lodge a complaint with Renasa. The complaint procedure is available at www.renasa.co.za.
- If the complaint is not handled in a manner that you are satisfied with, you may contact the FAIS Ombud, the Ombud for Short-Term Insurance or the Financial Sector Conduct Authority, whose details are below.
- You are entitled to a copy of your policy wording free of charge.
- The due date for the payment is reflected on your Policy Schedule, Renewal Notice or Premium Advice as the case may be. The failure to pay the reflected premium on or before the due date will result in your insurance cover being cancelled.
- It is important that you are aware of any amounts that you will be required to pay in the unfortunate event of a claim. Your Policy Schedule or Policy Wording contain the amounts that you pay as a portion of a claim and your Financial Services Provider/Broker or Underwriting Management Agent/UMA can assist you with any queries you have in this regard.
- Financial Services Board is now known as the Financial Sector Conduct Authority.

Sharing of insurance information:

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidents of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the Insurer accepting or renewing this insurance, you or any other person that is represented herein, gives consent to the said information being disclosed to any other insurance company or its agent.

You also similarly give consent to the sharing of information in regards to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing your insurance you hereby not only consent to such information sharing, but also waive any rights of confidentiality with regards to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

Waiver of rights:

The FAIS General Code of Conduct stipulates that no Financial Services Provider may request or induce in any manner a client to waive any right or benefit conferred on the client by/or in terms of any provisions of the said Code, or recognise, accept or act on any such waiver by the client. Any such waiver is null and void.

Conflict of interest:

We have considered the conflict of interest provisions in terms of the FAIS Act 37 of 2002 and have not identified any actual or potential conflicts of interest, either ownership interest, third party relationships, associates or distribution channels as defined. We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported on to the Financial Sector Conduct Authority. A conflict of interest management policy is available to clients upon request.

Name, class or type of policy:

Full details about the name, class and type of policy are more specifically described in the attached Policy Schedule and incorporated in the Policy Wording. The Policy Schedule and Policy Wording must always be read as one document.

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Fraud and/or irregularity reporting:

Any instance of fraud or any other irregularity in the business of the insurer or broker may be addressed in writing to the Insurers

Internal Compliance Officer at kaylin.jacobsz@renasa.co.za.

5. Details of Ombudsman & Registrar**PARTICULARS OF FAIS OMBUD**

Kasteel Park Office Park, Orange Building, 2nd Floor, Cnr of Nossob and Jochemus Street , Erasmuskloof, 0048

P O Box 74571, Lynnwood Ridge, 0040

Telephone: 012 470 9080 Fax: 012 348 3447

Email: info@faisombud.co.za

Website: www.faisombud.co.za

PARTICULARS OF SHORT-TERM INSURANCE OMBUDSMAN

Who is available to advise you in the event of claim problems that are not satisfactorily resolved by the broker and/or insurer.

P.O. Box 32334, Braamfontein, 2017

Telephone: 011 726 8900 Fax: 011 726 5501

Website: www.osti.co.za

PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE

Financial Sector Conduct Authority

P.O. Box 35655, Menlo Park, 0102

Telephone: 012 428 8000 Tollfree: 0800 110 443 Fax: 012 346 6941

Website: www.fsca.co.za

6. Customer Responsibility:

It is important that all of the information provided by you or on your behalf is complete and accurate. Should this not be so, the possible consequences of incomplete, miss-represented or non-disclosed information associated with your application include the cancellation of the products applied for and the forfeiture of any monies paid to date, the repudiation of all claims irrespective of their cause or nature, and the possible institution of criminal action against you.

Whilst reasonable steps have been taken to ensure that the products applied for by yourself are suitable for providing cover appropriate to the purchase you have made, no analysis of your financial needs or risk profile has or will be made by the FSP or those associated with it. It is therefore vital that you take particular care to ensure that the product or products you have purchased are appropriate and adequate for your needs.