



5 MAY 2017

**VIEMMA TOURS**  
**37A THE SHERATON**  
**NORTHUMBERLAND CLOSE**  
**PARKLANDS**  
**7441**

ADMIN &amp; CLAIMS

0860 10 46 06

## VIEMMA TOURS

### **YOUR BUSINESS INSURANCE POLICY: 819016356.**

Your business insurance needs have been heard and the change you requested has been made. With the view to making your short-term insurance experience a friendlier one, you will find all the new, updated documentation attached. This replaces all the previous documents, as confirmation and full explanation of your cover.

Your pack consists of the following:

#### **NEW POLICY SCHEDULE**

All the details of the cover you have selected/changed as well as your applicable excesses appear on this document that formed the basis of the calculation of your premium and acceptance of your risk. Kindly read through your schedule with great care and ensure that all your business, personal and cover details are still correct.

If you have insured a vehicle, please be sure to save the dedicated towline number on your phone, place the stickers on your insured vehicle/s and remember to call this towline, in the event of an accident.

#### **CASH BACK BONUS**

If you have not upgraded your policy to Cash Back yet, you can still do so. With this option you will qualify for a cash reward after 2 years of uninterrupted, claims free cover. The amount you receive could be as much as 15% of your premiums, paid over the first 2-year period of cover!

After this initial period, if you still remain claims free for another 2 years, you will qualify for a further 10% of all premiums paid and then every year thereafter, for another 10% of all premiums paid over these respective periods of having uninterrupted, claims free cover. Please get in touch with us on the above number if you are interested.

The aim is to provide you, our valued client, with transparent, dependable advice. For outstanding service and support, kindly contact the above numbers with any questions or changes you might have.

Looking forward to your continued business!

**Regards,**

**The Budget Insurance Company Ltd Team**

**Please click on the links below to access your policy documents:**

[Assist Brochure](#)

[Motor Policy Book](#)

[Budget Business Insurance Product brochure](#)

Should you not be able to access your policy documents via the above links, please email us for assistance on

business.admin@budgetins.co.za.

## Budget Insurance Company Ltd – Legal Disclosures

### About your financial services provider (FSP)/intermediary/broker

- a) The details of your (FSP)/intermediary/broker, including its name, postal address and telephone number, appear on your schedule.  
 b) In terms of the FAIS Act your intermediary needs to make certain further disclosures to you about its business. If these disclosures have not been made to you, please enquire about them urgently from your intermediary.

#### FSP

- |    |                         |   |
|----|-------------------------|---|
|    |                         | <b>Budget Insurance Company Ltd</b>   |
| a) | FSP Licence Number:     | 18178   |
| b) | Registration Number:    | 2004/025764/06  |
| c) | Vat Number:             | 4920216605  |
| d) | Physical Address:       | Auto & General Park, 1Telesure Lane, Riverglen, Dainfern,2191   |
| e) | Postal Address:         | P.O. Box 11250, Johannesburg, 2000  |
| f) | Website:                | www.budgetins.co.za   |
| g) | Tel:                    | (011) 489-4000  |
| h) | The Compliance Officer: | P.O. Box 11250, Johannesburg, 2000<br>Tel: (011) 489-4060<br>Fax: (011) 489-4381<br>E-mail: compliance@telesure.co.za |
| i) | The Public Officer:     | A van Heerden<br>Tel: (011) 489 4000  |
- j) The compliance department deals with issues relating to Budget's compliance with the FAIS Act. If you have policy-related issues, please call your local insurance contact centre at the number that appears on your schedule.
- k) In the event of a complaint regarding a contravention of, or failure to comply with the FAIS Act, 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 fax the details of your complaint to the Compliance Officer at the fax number at h) above.
- l) In the event of a claim, you must call your insurance call centre at the number that appears on your schedule.
- m) Budget Insurance Company Ltd is a registered Insurer and an Authorised Financial Services Provider, licenced to give advice and render financial services on short-term insurance personal and commercial lines and long term insurance category A and B.
- n) Budget has appointed Telesure Group Services as a non-mandated intermediary to perform the following binder functions: enter into, vary or renew policies and to settle claims under these policies, for which Telesure Group Services receives a binder fee in accordance with the terms and conditions of the agreement between the parties.
- o) Consultants, who currently do not meet the minimum experience and/or qualification requirements as set by the FAIS Act, render services under management supervision as provided for in the FAIS Act.
- p) Budget Insurance Company Ltd does currently have professional indemnity insurance.
- q) Telesure Group Services (PTY) Ltd is a juristic representative of Budget.
- r) 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.
- s) 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

- |    |                         |  |
|----|-------------------------|--|
|    |                         | <b>SASRIA SOC LIMITED</b>  |
| a) | Product Supplier:       | 1979/00287/06  |
| b) | Registration Number:    | 36 Fricker Road, Illovo  |
| c) | Physical Address:       | P.O. Box 653367, Benmore, 2010   |
| d) | Postal Address:         | www.sasria.co.za   |
| e) | Website:                | 011 214 0800 / 086 172 7742  |
| f) | Tel:                    | Ms Nomsa Wabanie   |
| g) | The Compliance Officer: | P.O. Box 7380, Johannesburg, 2000<br>E-mail Address: nomsaw@sasria.co.za |
- h) The compliance department deals with issues relating to SASRIA's compliance with the FAIS Act.
- i) Should you have any complaints relating to SASRIA, please e-mail complaints@sasria.co.za.
- j) In the event of a SASRIA Claim, claims related queries can be made to Themba Sibiyi on 011 214 0829 ext. 229 or Mmakgomo Motalane on 011 214 0863 ext. 263
- k) Budget is an agency company of SASRIA.

#### Record of Advice

Records of any telephonic or online interactions are kept for your and our protection. These records will be made available on request.

### 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 109 059 E-mail: disputeresolution@budgetins.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 FAIS related complaints.

Tel: 0860 99 99 54 E-mail: compliance@telesure.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
Sharecall:	0860 726 890	E-mail:	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
Sharecall:	0860 FAIS OM (0860 324 766)	E-mail:	info@faisombud.co.za
Website:	www.faisombud.co.za	Postal Address:	P.O.Box 74571,Lynnwood Ridge, 0040

## SUMMARY OF YOUR COVER

**Policy Number**      819016356

**Effective Date:**      2016/08/31

**Business Type:**

**SHUTTLE SERVICES**

**Business Name and Address:**

VIEMMA TOURS

**Physical Address:**

37A THE SHERATON  
NORTHUMBERLAND CLOSE  
PARKLANDS  
7441

**Postal Address:**

37A THE SHERATON  
NORTHUMBERLAND CLOSE  
PARKLANDS  
7441

**Telephone Work:**      N/A

**Telephone Cellular:**      0780648778

**Fax Number:**      N/A

**E-mail Address:**      pedrosebastian@hotmail.co.za

**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.**

**Shuttle Service**

A Shuttle Service transports people back and forth, from one point to another. A shuttle is a vehicle which travels a short route and is usually for a predetermined fee. Shuttle services have designated drop-off and pick-up points and shuttle vehicles run between the two points at regular intervals. The most common type of shuttle service is an airport shuttle service offered by hotels to their clients

If your vehicle is used to transport fare paying passengers, or for a different route /destination other than the daily route/destination or for any other reason other than a shuttle service, there will be no cover.

**YOU HAVE NOT CHOSEN TO ADD THE CASH BACK BONUS OPTION TO YOUR POLICY.**

**Cover Not Selected**

Fire

Business Interruption

Office Contents

Buildings

Accounts Receivable

Theft

Money

Fidelity Guarantee

Glass

Electronic Equipment

Business All Risk

Goods in Transit

Accidental Damage

Public Liability

Employers' Liability

Personal Accident

Motor Traders

<b>Motor Cover</b>	<b>Year</b>	<b>Registration</b>	<b>Basic Excess</b>	<b>Monthly Premium</b>
TOYOTA QUANTUM 2.7 10 SEAT	2009	CA549651	R 3,600	R 1,355.81
SASRIA Premium for Goods Vehicles			R 4.50	
<b>Total SASRIA Premium for Vehicles Cover</b>				R 4.50
<b>Monthly Administration Fee</b>				R 11.40
<b>TOTAL MONTHLY PREMIUM</b>				<b>R 1,371.71</b>

All premiums and insurance values are inclusive of VAT at the applicable rate. This schedule becomes a Tax Invoice once the premiums are paid in full.

**PAYMENT DETAILS****POLICY NUMBER:****819016356****We have agreed to use the following account/s for your premium deductions:**

Firststrand Bank MR S BARROS Universal Branch South Africa	Current	62319915924
<b>First deduction / Pro-rata premium</b>	<b>Date</b>	<b>Amount</b>
	6 May 2017	1360.31
<b>Future deductions</b>	<b>Date</b>	<b>Amount</b>
To cover you for following calendar month	7 of each month (if your deduction date falls on a Sunday or public holiday, your debit order may be lodged for an earlier date).	1371.71



**VEHICLE SECTION****POLICY NUMBER:** 819016356

<b>Vehicle:</b>	2009 TOYOTA QUANTUM 2.7 10 SEAT	<b>Registration No.:</b>	CA549651
<b>Vehicle Colour:</b>	WHITE	<b>Paint Type:</b>	PLAIN
<b>Regular Driver:</b>	MR S BARROS	<b>Marital Status:</b>	MARRIED
		<b>Date of Birth:</b>	15/05/1981

The regular driver is the person who drives the vehicle most often and more frequently than any other person. If the details above are incorrect or you do not tell us when the details of the regular driver change, we may refuse to pay a claim.

**Vehicle Use: BUSINESS - METERED TAXI / SHUTTLE SERVICE**

You will have cover when the regular driver and his/her spouse use the vehicle for business, social, domestic and pleasure purposes. You will also have cover if any other driver, whom we did not exclude from the policy, uses the vehicle occasionally for social, domestic and pleasure purposes but not for business purposes.

<b>Comprehensive Cover</b>	<b>Insured Value</b>	<b>Basic Excess</b>	<b>Monthly Premium</b>
Own Damage/Loss	Retail Value	R 3,600	R 1,149.31
Hail Damage	Retail Value	R 3,600	R 7.96
Sound System	Cover not selected		
Total Liability Cover:	R 2,800,000		Included
Other party property fire and explosion	R 300,000	R 3,600	
Other damage	R 2,500,000	R 3,600	
Passenger Liability	R 1,000,000	R 3,600	R 35.00
Vehicle Hire: Accident - 30 days - MIDSIZED AUTO: CHEVROLET AVEO OR SIMILAR			R 144.87
Vehicle Hire: Theft - 27 days - MIDSIZED AUTO: CHEVROLET AVEO OR SIMILAR			R 18.67
Canopy	Cover not selected		
Window Glass	Retail Value	R 800	Included
Loss of Keys	Retail Value	R 2,150	Included
Riot Outside South Africa/Namibia	Retail Value	R 2,150	Included
Wreckage Removal	Reasonable Costs	R 2,150	Included
Medical Costs	R 5,000	Not Applicable	Included
Claims preparation costs	R 50,000	Not Applicable	Included
<b>Vehicle Accessories</b>	Cover not selected		
SASRIA	As per SASRIA	As per SASRIA	R 4.50
<b>TOTAL MONTHLY PREMIUM</b>			<b>R 1,355.81</b>

**Additional Excess**

- When the driver of the vehicle
  - is younger than 25: R 2,100
  - is not the named driver (older than 25): R 3,600
  - is not the named driver (younger than 25): R 5,400
  - has a learner's licence: R 2,550
  - has a licence less than two years: R 2,550
- When the vehicle is used outside the Republic of South Africa: R 7,500
- If the vehicle is stolen: R 4,000
  - ...or 7.50% of the value of the vehicle whichever is the higher
  - But you do not pay this excess if we recover the vehicle before we pay the claim, and it is economical to repair or if a tracking device is fitted.
- If an insured vehicle is in an accident:
  - between 23h00 and 05h00, an additional excess will be payable R 2,200

Your answers to our questions allow us to work out the premium and to decide if we can accept the risk of the policy or not. If the declarations that follow for the vehicle section are not entirely true and correct, we may invalidate your cover.

Where is the vehicle parked at night?	ACCESS CONTROLLED AREA
Overnight parking address:	37A THE SHERATON, NORTHUMBERLAND CLOSE, PARKLANDS, 7441
Where is the vehicle parked during the day?	Roaming
Daytime parking address:	Unspecified
Has the vehicle's engine been upgraded to increase performance?	No
What is the colour of the vehicle?	White

**History in respect of: Regular Driver**

Ever had licence endorsed?	No
Ever had vehicle insurance cancelled or application refused?	No

**Vehicle Endorsements**

Cover will be limited to Third Party Only, until the vehicle has been inspected at an approved assessment centre. Furthermore, theft cover or damage because of theft, is excluded until we approve your anti-theft system. Please ignore if done.

Theft cover, or damage because of theft, is excluded until we have approved your tracking system.

**Business Use:** There will be no cover if anyone, under the age of 21, drives this vehicle for business purposes.

**Passenger Liability cover is limited to two events giving rise to a valid claim in any one calendar year.**