



Liability Policy Schedule



Intermediary details

The intermediary Marsh Sandton
 Postal address Private Bag X14 Benmore Gauteng 2010
 Registration number 1999/000348/07
 FSP number 8414
 Telephone number 011 060 7100
 Email address kelly.creswell@marsh.com

Insurer details

The Insurer Guardrisk Insurance Company Limited
 Postal address PO Box 786015 Sandton 2146
 Registration number 1992/001639/06
 VAT number 4250138072
 FSP number 75

Intermediary contact details

Accounts executive Bukhosi Khumalo
 Cell number 079 507 9737
 Email address bukhosi.khumalo@marsh.com

Policyholder details

The Insured Clay Target Shooting Association of SA CC
 Postal address PO Box 812 Great Brak River 6525
 Registration number 1999/005162/23
 VAT number 0000000000

Policyholder contact details

Telephone 044 620 4178
 Cell number 044 620 4178
 Email address ctsasa@netactive.co.za

Policy details

Policy number IUMLIA87680
 Inception date 01/01/2022
 Renewal date 01/01/2023
 Product type Liability
 Payment frequency Annually
 Payment method Cash
 Debit order date 1st
 Total premium 36,000.00

Underwriting manager details

The UMA Insurance Underwriting Managers (Pty) Ltd
 Postal address Private Bag X10 Gardenview 2047
 Registration number 2004/022210/07
 FSP number 21820
 Email info@ium.co.za
 Website www.ium.co.za

24 hour claims, emergency and assist services

Telephone number 0861 886 886
 0861 464 666



Cover Summary

Liability	
Broadform liability	36,000.00
Excess of loss	Not taken
Broker fee	0.00
Total premium	36,000.00

This Policy Schedule becomes a tax invoice after inception of the cover, when payment of the amount due has been made. All Premiums and Fees are VAT inclusive; the TOTAL includes VAT of R4,695.65 and Commission of R7,200.00.

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.

Insured amounts are inclusive of VAT. Excesses are not subject to VAT.

Where a premium field above (or within the content of this schedule) does not have a premium included or where cover is not specifically stated as being included, cover for this particular class of risk is not in force. If cover, or a quotation, for this excluded class of risk extension to cover is required please request this from the Intermediary in writing.

It is important that these documents be carefully checked to ensure that they meet with your full approval. The content of this schedule and the applicable policy wording will be the basis upon which any claim arising in the future will be settled.

All Sums Insured/Limits of Indemnity/Compensation specified within this Policy Schedule and Wording are inclusive of VAT at a rate of 15%.

This schedule is to be read in conjunction with the policy wording version: Insurance Underwriting Managers (Pty) Ltd: Specialist Liability Version 3.0

Insurance history

Has an insurer at any time, in respect of the Insured covered by this policy:

- | | |
|--|----|
| 1. Cancelled or refused to renew your policy(ies)? | No |
| 2. Refused an application for insurance? | No |
| 3. Voided any policy? | No |
| 4. Imposed special restrictions or conditions? | No |



Broadform liability

Item	1
Effective date	01/01/2022
Risk address	Groot Brakrivier, Groot Brakrivier, 6525
Period of insurance	From 01/01/2022 to 31/12/2022
Retroactive date	01/01/2011
Basis of cover	Claims made
Occupation	Arts, entertainment and recreation
Business description	Clay Target Shooting
Declared annual turnover	1,514,559
Declared number of employees	
Declared annual salaries and wages	
Territorial limits	Worldwide but not in connection with any business carried on by the Insured at or from premises within or any contract for the performance of work within North America or Australia
Jurisdiction limits	Republic of South Africa
North America jurisdiction retroactive date	
Difference in conditions / Difference in limits	Excluded
Difference in conditions / Difference in limits deductible	
Underlying insurer	
Underlying policy number	
Underlying limit	



Cover	Included	Deductible	Limit of Indemnity		Premium
			Per event	Per period	
General liability	Yes	5 000	10,000,000	Unlimited	36,000.00
Advertising liability	No				
Care, custody and control	No				
Contractors liability	No				
Forecourt liability	No				
Gratuitous advice	No				
Incidental medical malpractice	No				
Loss of documents	No				
Pollution liability (sudden and accidental)	No				
Spread of fire	No				
Products liability/Defective workmanship	No				
Mitigation expenses	No				
Products inefficacy	No				
Employers liability (RSA employees only)	No				
Statutory legal defence costs	No				
Wrongful arrest and defamation	No				
Errors and omissions	No				
Excess of loss	No				
In respect of motor:					
Underlying insurer:					
Underlying policy number:					
Underlying policy limit sub-section B: liability to third parties:					
Number of vehicles:					
In respect of non-motor:					
Type of cover:					
Underlying insurer:					
Underlying policy number:					
Underlying policy limit in respect of liability to third parties:					
Pure financial loss	No				
Directors and officers liability	No				
Claims preparation costs	Yes	Nil	1,000,000	Unlimited	
Total item premium					36,000.00

Section premium

36,000.00



DISCLOSURE NOTICE
TO SHORT-TERM INSURANCE POLICYHOLDERS

This notice does not form part of the Insurance Contract or any other document

IMPORTANT - PLEASE READ THIS CAREFULLY

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:
Your insurance product involves the following companies performing various functions:

1. The Intermediary/Broker:
Acting as your agent and intermediary between you and the Insurer, providing financial advice, and selling the product to you.
2. The Underwriting Manager/Binder Holder:
This company has been granted the authority by the Insurer to conduct certain insurance functions (for example: acceptance of risk, determining your premiums and settling your claims) on behalf of the Insurer.
3. The Insurer:
This is the insurance company that ultimately receives your premium; underwrites your risk; and is liable for valid claims in terms of your policy.

The details of these companies and what they do is set out below:

1. Details of your Intermediary/Broker

Company name	Marsh Sandton		
Registration number	1999/000348/07		
Vat number	4810179509		
Physical address	Entrance 1 Building 1 Alice Lane, Sandton, Gauteng		
Postal address	Private Bag X14, Benmore, Gauteng		
Telephone number	011 060 7100	Email address	kelly.creswell@marsh.com
Fax number		Website	www.marsh.co.za
FAIS registration (FSP no)	8414	Professional indemnity and fidelity guarantee cover	Yes

Your Intermediary/Broker is authorised to provide financial services in respect of the following insurance products

- CATEGORY 1:
- 1.2 Short-Term Insurance Personal Lines
 - 1.23 Short-Term Insurance Personal Lines A1
 - 1.6 Short-Term Insurance Commercial Lines

2. Details of your Underwriting Manager/Binder Holder

Company name	Insurance Underwriting Managers (Pty) Ltd		
Registration number	2004/022210/07		
Vat number	4870217959		
Physical address	9th Floor IUM Building, 2 Nicol Road, Bedfordview, 2007		
Postal address	Private Bag X10, Gardenvue, Johannesburg, 2047		
Telephone number	0861 949 444	Email address	info@ium.co.za
Fax number	0861 949 999	Website	www.ium.co.za
FAIS registration (FSP no)	21820	Professional indemnity and fidelity guarantee cover	Yes

Your Underwriting Manager/Binder Holder is authorised to provide financial services in respect of the following insurance products:

- CATEGORY 1:
- 1.2 Short-Term Insurance Personal Lines
 - 1.23 Short-Term Insurance Personal Lines A1
 - 1.6 Short-Term Insurance Commercial Lines

Should you have a claim against your policy, please note the following:

1. Procedures for the submission of claims are detailed in the policy wording.
2. You may contact the Underwriting Manager/Binder Holders claims department for assistance at the above contact details/address or you may contact the Insurer in this regard.

Policy Number: IUMLIA87680

Print Date: 07/02/2022

**External Compliance Officer**

Company name Moonstone Compliance (Pty) Ltd
Physical address 25 Quantum Street, Technopark, Stellenbosch, 7613
Postal address P O Box 12662, Die Boord, Stellenbosch, 7600
Telephone number 021 883 8000

If you have any complaints, please feel free to contact the underwriting manager/binder holders complaints department

Compliance officer	Shana Alexio	Telephone number	010 045 3344
Email address	shana@ium.co.za	Website	www.ium.co

All complaints may be submitted to the Underwriting Manager/Binder Holder or your Intermediary/Broker in writing, telephonically or on the Underwriting Manager/Binder Holders website. Any unresolved complaints must be referred to the Underwriting Manager/Binder Holders complaints department at the same address and contact details above.

If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS Ombud for matters relating to how your policy was sold to you or the conduct of your Intermediary/Broker OR the Short-Term Insurance Ombudsman (OSTI) for matters relating to your policy itself such as claims etc. Their details are provided below in this document.

Details for the protection of personal information act (POPIA)

Information officer	Wihan du Preez	Telephone number	010 045 3372
Email address	wihan@ium.co.za		

Deputy information officer	Shana Alexio	Telephone number	010 0453344
Email address	shana@ium.co.za		

The Information Regulator (South Africa):

General enquiries email	inforeg@justice.gov.za	Complaints email	complaints.IR@justice.gov.za
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All requests for information under POPIA/PAIA may be submitted in writing, telephonically or per website to the Underwriting Manager/Binder Holder and will be attended to by the Information Officer, in the manner consistent with its POPIA/PAIA policy.

3. Details of your Insurer

Company name	Guardrisk Insurance Company Limited		
Registration number	1992/001639/06		
Physical address	The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196		
Postal address	PO Box 786015, Sandton, 2146		
Switchboard telephone	011 669 1000	Email address	info@guardrisk.co.za
Website	www.guardrisk.co.za	FAIS registration (FSP no)	75
Professional indemnity and fidelity guarantee cover	Yes		

Your Insurer is authorised to provide financial services in respect of the following insurance products:

- CATEGORY 1:**
- 1.2 Short-Term Insurance Personal Lines
 - 1.23 Short-Term Insurance Personal Lines A1
 - 1.6 Short-Term Insurance Commercial Lines

Note: Your Intermediary/Broker and/or Underwriting Manager/Binder Holder noted above should always be your first point of contact in the event that you have a query or complaint. The Insurer is a cell captive insurance company, who partners with other financial service providers to provide customers with different insurance and risk solutions to suit their specific needs.

Guardrisk Complaints Department Details

Telephone number	0860 333 361	Email address	complaints@guardrisk.co.za
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Guardrisk Compliance Department Details

Telephone number	011 669 1104	Fax number	011 675 3826
Email address	compliance@guardrisk.co.za		

Guardrisk Insurance Company Limited has a conflict-of-interest management policy in place and is available to clients on the website: www.guardrisk.co.za.



PREMIUM OBLIGATIONS COMMISSION AND FEES

Your total premium obligations

Premium: R36,000.00

Included in the above:

SASRIA: RNot taken

Broker Fees: R0.00

Inclusive of Commission: R7,200.00

Inclusive of VAT of R4,695.65

Take note of the following in this regard:

Intermediary/Broker Commission and Outsource/Binder Fees (where applicable)

Your Intermediary/Broker receives the following legislated commissions from the Insurer, depending on the nature of the policy: 20% (non- motor class of business) and 12.5% (motor class of business) respectively. These commission amounts are also disclosed on your policy schedule.

Your Intermediary/Broker may charge you a broker/policy fee which will also be indicated on your policy schedule (if applicable) which fee you must agree to in writing. Your Intermediary/Broker may in certain instances where authorised perform i) outsourcing or ii) binder functions on behalf of the Underwriting Manager/Binder Holder or the Insurer for which a fee up to 9.00% (as per the Regulations under the Short-term Insurance Act, 1998) of the total premiums payable by you may be paid to your Intermediary/Broker by the Underwriting Manager/Binder Holder or Insurer which fee shall be reasonably commensurate for the relevant functions performed. This consideration will not affect your premium.

SASRIA Commission

In respect of your Sasria coupon/policy, the Intermediary/Broker receives the following legislative fees: 12.5% (motor class of business) and 15% (non-motor class of business). The Insurer (SASRIA agent) will also receive a fee in respect of the SASRIA premium collected.

Underwriting Manager/Binder Holder Fees

The Underwriting Manager and/or Binder Holder performs various binder functions and/or administration functions on behalf of your Insurer for which a consideration of a percentage (%) of gross written premium will be paid to them by the Insurer. This consideration will not affect your premium.

CONTACT DETAILS

YOUR SPECIAL RISKS INSURER

4. Details of the South African Special Risks Insurance Association (SASRIA Soc Ltd)

(The product supplier for insurance cover against any accidental damage to your property caused by any person or group of people taking part in a political riot, strike, etc.)

Physical address 36 Fricker Road, Illovo, 2196

Postal address P.O. Box 653367, Benmore, 2010

Telephone number 011 214 0800

Email address info@sasria.co.za

Website www.sasria.co.za

VAT registration number 4140119340

FSP licence number 39117

In the event of a claim involving SASRIA, all relevant documentation relating to your claim must be submitted directly to SASRIAs office.

About your SASRIA coupon/policy

Details of your SASRIA policy

Insurance Underwriting Managers (Pty) Ltd does not act as a binder holder of SASRIA but will issue your SASRIA Coupon/Policy on behalf of SASRIA SOC Limited and all claims are decided on by SASRIA as the insurer of these risks.

Cover

Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA.

Premium amount frequency, manner, and due date for premium payments

These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy.

Consequences of Non-payment of Premium

Cover will cease in the event of you failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations.



5. Details of the Ombudsman for Short-term Insurance (OSTI)

(Available to advise you in the event of a claim or policy related matters that are not satisfactorily resolved by the Underwriting Manager/ Binder Holder or Insurer)

Physical address	1 Sturdee Avenue Cnr Bolton and Baker Roads, First Floor Block B, 2193		
Postal address	P.O. Box 32334, Braamfontein, 2017		
Telephone number	011 726 8900	Email address	info@osti.co.za
Fax number	011 726 5501	Website	www.osti.co.za

6. Details of the Financial Advisory and Intermediary Services (FAIS) Ombudsman

(For advice/policy related matters)

Physical address	Kasteel Park Office Park, Orange Building, 2nd Floor, 546 Jochemus Street, Erasmus Kloof, 0048		
Postal address	P.O. Box 74571, Lynnwood Ridge, 0040		
Telephone number	012 470 9080 / 012 762 5000	Email address	info@faisombud.co.za
Fax number	012 348 3447	Website	www.faisombud.co.za

7. Details of the Registrar of Short-term Insurance/Financial Sector Conduct Authority (FSCA)

(For market conduct matters)

Physical address	Riverwalk Office Park, Block B, 41 Matroosberg Road, Ashley Gardens Ext 6,		
Postal address	P.O. Box 35655, Menlo Park, 0102		
Telephone number	012 428 8000	Email address	info@fsca.co.za
Fax number	012 347 0221		

8. Details of the Prudential Authority (PA)

Physical address	South African Reserve Bank, 370 Helen Joseph Street, Pretoria, 0002		
Postal address	PO Box 8432, Pretoria, 0001		
Telephone number	012 313 3911	Email address	PA-Info@resbank.co.za
Website	https://www.resbank.co.za/PrudentialAuthority		

PROTECTION OF PERSONAL INFORMATION AND SHARING / ACCESSING INFORMATION

PROTECTION OF PERSONAL INFORMATION

In line with the data protection and privacy laws of South Africa, including the Protection of Personal Information Act 4 of 2013 (POPIA), the Underwriting Manager/Binder Holder and the Insurer undertake to keep your personal information confidential. The Underwriting Manager/Binder Holder and Insurer may collect and use your personal information both inside and outside the borders of South Africa, if and where necessary, for the purposes of providing services and products to you. The Underwriting Manager/Binder Holder and Insurers policies on how they process your information in terms of POPIA can be found on their respective websites (www.ium.co / www.guardrisk.co.za).

The Underwriting Manager/Binder Holder and Insurer are committed to safeguard and process your personal information in a responsible and lawful manner. They also want to make sure that you understand how and for what purpose they process your information. If for any reason you think that your information is not processed in a correct manner, or that your information is being used for a purpose other than what it was originally intended for, you can contact the Underwriting Manager/Binder Holders Information Officer on email: wihan@ium.co.za. You can request access to the information the Underwriting Manager/Binder Holder and Insurer hold about you at any time and if you think that they have outdated information, you may request them to update or correct it.



HOW WE USE THE INFORMATION WE COLLECT

Your personal information is mainly collected and processed to ensure that all detail relating to you associated with the Intermediary/Broker, Underwriting Manager/Binder Holder and Insurer is on record. You should at all times ensure that the information provided to your Intermediary/ Broker is correct at all times. This includes details relating to your cover and your identity as the policyholder. We will use your personal information only for the purposes agreed with you, including (but not limited to):

- I To provide our products or services to you, and for the effective fulfillment of any contractual obligations owed by us to you.
- I To comply with legal and regulatory requirements and codes to which we subscribe, or which apply to us.
- I To correctly assess your insurance needs in order to provide you with the most suitable product at the most appropriate price and to adequately fulfil all valid claims.
- I To conduct credit checks and interact with your financial institution(s) regarding the payment of your premiums (if and when necessary) and confirm and verify your identity or verify that you are an authorised user for security purposes.
- I For the detection and prevent of fraud, crime, money laundering or other malpractice.
- I To conduct market or customer satisfaction research or for statistical analysis.
- I For audit, record keeping and legal proceeding purposes, including debt tracing or debt recovery purposes.
- I When it is otherwise allowed by law.

Some of your information that we hold may include (but is not limited to), your first and last name, email address, a home, postal or other physical address, other contact information, your title, birth date, gender, occupation, qualifications, past employment, residency status, your investments, assets, liabilities, insurance, income, expenditure, family history, medical information and your banking details.

CONSENT TO DISCLOSE AND SHARE YOUR INFORMATION

By the acceptance or renewal of this insurance policy you or any other person that is represented herein gives consent to the Underwriting Manager/Binder Holder and Insurer to disclose and/or share your information to provide advice, reports, analysis, products or services that you have requested. Where they share your information, they will take all precautions to ensure that the third party will treat your information with the same level of protection as required by them.

You furthermore give the Underwriting Manager/Binder Holder and Insurer consent to obtain all required information with reference to past insurance policies and claims that you have made, and you also waive any rights of confidentiality with regard to underwriting or claims information that you have provided or that has been provided by another person on your behalf. You also acknowledge that information provided by yourself or your Intermediary/Broker may be verified against any legally recognized sources, bureaus or databases.

YOUR RIGHT TO ACCESS AND CORRECT YOUR INFORMATION

You have the right to request details of any personal information we hold about you. To do this, simply request a copy of our Promotion of Access to Information (PAIA Manual) which contains details about the procedure you must follow in order to request access to information held by us. To ensure timeous communication and service, please remember to let your Underwriting Manager/Binder and Intermediary/Broker or Insurer know if your information changes at any time. You have the right to ask your Underwriting Manager/Binder or Intermediary/Broker or Insurer to update, correct or delete your personal information.

Please contact your Underwriting Manager/Binder or Intermediary/Broker or Insurer telephonically or by way of written communication for further instructions on changes to your details. You also have the right to ask us to update, correct or delete your personal information. We will take all reasonable steps to verify your identity before providing any access to information held by us or making any changes to your personal information. All complaints should be directed to your Underwriting Manager/ Binder or Intermediary/Broker or Insurer as an escalation where the Broker has not successfully addressed your request. You also have the right to complain to the Information Regulator should your complaint remain unresolved.

Website	www.justice.gov.za/inforeg/index.html	Telephone	012 406 4818
Fax number	(086) 500 3351	Email address	inforeg@justice.gov.za

**OTHER MATTERS OF IMPORTANCE**

1. You have the right to the following information from your Intermediary/Broker:
 - a) Legal status of your Intermediary/Broker;
 - b) Details of categories of products that they are licensed to provide financial services on;
 - c) Whether your Intermediary/broker has a shareholding of more than 10% (ten percent) with any insurer;
 - d) Whether the Intermediary/Broker has placed business more than 30% (thirty percent) with any insurer in the preceding year;
 - e) Detail as to whether the Intermediary/Broker is an associated company or entity of the Insurer;
 - f) Details of any Professional Indemnity cover in force;
 - g) Your Intermediary/Brokers complaints policy and conflict of interest policy must be obtained from them;
2. Type of policy: Liability
 - a) In respect of annual policies, the premium as specified in the attached schedule must be paid on or before the inception/renewal date.
 - b) In respect of monthly policies, the premium as specified in the attached schedule will be collected by debit order during the first two weeks of the month, dependent on your specific arrangement with the Underwriting Manager/Binder Holder or Insurer.
3. If premium is paid by debit order:
 - a) It may only be in favour of one person and may not be transferred without your approval; and
 - b) The Insurer must inform you at least 31 (thirty-one) days before the cancellation thereof, in writing, of its intention to cancel such debit order.
4. Where a premium has not been received, you will be notified in writing in good time but no later than 15 (fifteen) days after we have become aware of the non-payment of premium, in the case of a monthly policy this will apply with effect from the second month of the currency of a policy.
5. Please refer to your records of advice, policy wording, policy schedule and any other disclosure documents provided by your Intermediary/ Broker or the Insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims, processes and cancellation requirements.
6. Incorrect information or non-disclosure by you of any relevant and/or material facts may influence an Insurer on any claims arising from your contract of insurance.
7. You must be informed of any material changes to the information provided in this document.
8. If the information was given to you verbally, it must be confirmed in writing within 31 (thirty-one) days.
9. Do not sign any blank or partially completed forms, including application forms.
10. Complete all forms in ink.
11. Keep all documents handed to you.
12. Make note as to what is said to you.
13. Do not be pressurised to buy the product.
14. Polygraph or any lie detector test is not obligatory in the event of a claim and the failure thereof may not be the sole reason for repudiating a claim.
15. The Underwriting Manager/Binder Holder, on behalf of the Insurer, must give reasons for repudiating your claim.
16. You are entitled to a copy of the policy free of charge.
17. You must review your policy schedule to ensure that the items insured, their description and values are those you gave to us.
18. You must advise any change to the description, use or value of the item insured as soon as reasonably possible to ensure that you are correctly insured.
19. If you are not sure about, or do not understand any part of your policy, please contact the Intermediary/Broker at the above address.

