



**THE SCHEDULE**  
**BUSINESS ALL RISKS SECTION**

Policy No. [REDACTED]

The Insured **Water Research Commission**

Transaction No. [REDACTED] Effective Date **18/07/2019**

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (BUSINESS ALL RISKS SECTION) Version 02 Dated 2012-02-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc/Item no	Item Description	Sum Insured (R)
	As stated in the policy wording under the General exceptions, Conditions and Provisions: Claims Preparation Costs	5,000
9	Dell Venue Pro 11 Tablet	20,628
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
8	Apple Ipad air 2	17,484
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
7	X 5 Samsung Galaxy TAB3 Lite T113 - 8 GB	60,741
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
6	Macbook Pro 13	30,499
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
5	40x Display Port, Del Lock, Laptop Lock, Wireless Mouse , Memory Module	307,753
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
4	40 x Dell Latitude 5590 Intel core @ R 15786	726,170
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
3	X10 Dell Latitude E5440	249,130
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
2	X6 Dell Latitude E7449 Ultra Book @ R 32 146.03	192,876
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
15	Rodvnr- Rode Video Micro-phone	3,000
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
14	TPMK190XPR03-3W-Manfrotto	5,800
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
13	1177c008AA - Canon Flas Speedlite 600 EX RT	12,350
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
12	0592C127 AA-Canon 750 D - Create bundle	12,350
	First Amount Payable:	

**THE SCHEDULE**  
**BUSINESS ALL RISKS SECTION**

Policy No. LD/A/02/MSURE/649264082  
The Insured Water Research Commission  
Transaction No. 406611321 Effective Date 18/07/2019

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (BUSINESS ALL RISKS SECTION) Version 02 Dated 2012-02-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure Office to obtain a copy.

Loc/Item no	Item Description	Sum Insured (R)
	Compulsory: 10% of Claim with a minimum of R250.00	
11	X4 Velocity camera @R9266	37,064
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
10	21x Velocity Camera	37,367
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	
1	15 x Dell Latitude 5590@ @R23811 each	357,165
	First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	

Extensions:	Included	Sum Insured (R)
Replacement value conditions Item no(s): 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,	Yes	



**THE SCHEDULE**  
**ELECTRONIC EQUIPMENT SECTION**

Policy No. [REDACTED]

The Insured Water Research Commission

Transaction No. [REDACTED]

Effective Date 18/07/2019

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (ELECTRONIC EQUIPMENT SECTION) Version 03 Dated 2012-02-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc/Item No	Details of Premises/Item Description	Sum Insured (R)
2	Bloukrans Buildings Lynnwood Bridge Office Park Lynnwood Manor 0081	
	<b>SUB-SECTION A: MATERIAL DAMAGE</b>	
9	X2 HP 9728 A switch @ R33284.59	66,569
8	X6 HP J9853 A Switch @ R40946	245,676
7	FG 100D BDL-P Firewall	49,817
6	FG 100D -BDL - A Firewall	99,574
5	Server	1,466,106
4	Dell 4320 Projector 68YXMY1	11,785
3	X2 Longitech Conference Cam BCC950 @ R6567.54	23,570
28	X3 Trendy Headset - MRD510S + USB, single ear noise cancelling / USB cable	3,126
27	X2 MiCollab UCC Base + Mitel Border Gateway Base - Dell PowerEdge R230 with dual HDD	44,706
26	Revolabs HD DualChnl Sys	11,603
25	X1 Revolabs HD Microphone Directnl	11,603
24	MIV Conference Phone (UC360 CollabPt InRm)	11,899
23	X101 6920 IP Phone of equal value	253,106
22	DSP II MMC	10,648
21	3300 MXe III Controller SATA SSD	3,905
20	3300 MXe III w/1GBRAM Controller	26,617
2	X2 Dell 4320 Projector 98YXMY	23,570
19	Ethernet Switch Insured	8,151

**THE SCHEDULE**  
**ELECTRONIC EQUIPMENT SECTION**

Policy No. [REDACTED]

The Insured **Water Research Commission**

Transaction No. [REDACTED] Effective Date **18/07/2019**

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (ELECTRONIC EQUIPMENT SECTION) Version 03 Dated 2012-02-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc/Item No	Details of Premises/Item Description	Sum Insured (R)
18	Video recorder	7,737
17	Xerox WC5955 Black & White Copier X3 @ R69610.08	208,830
16	Xerox WC7855 Colour Copier X3 @ R80451	241,354
15	Hikvision Control unit	20,947
14	Netgear Pro safe Switch	10,189
13	X2 Backup battery (UPS) @ R68146.35	136,292
12	X10 Ruckus Wireless access point @ R10386.18	103,861
11	X3 45 UX 1000mm Deep Cabinet @R11153.42	33,460
10	39X Dell Optilex 990 PC & Monitor Comb @ R827.93	32,289
1	X3 Dell optilex 7440 AIO Series @ R21705	65,116
4	Telephone Management system - HP 290 MT G1 Intel Core i5-7500	10,589
3	HD USB Camera	1,177
2	Audio Web and Video conferencing Boardroom Laptop- HP450 G5 Intel Core i5-8250U 4GB	10,589
	As stated in the policy wording under the General exceptions, Conditions and Provisions: Claims Preparation Costs	5,000

**First Amounts Payable**

Where more than one item is the subject of a claim arising out of any one event (or series of events arising out of one original cause or source) and where such items have separate first amounts payable, only one first amount payable will be borne by the Insured. This first amount payable shall be calculated as follows:

- (a) Where the first amounts payable are stated as fixed currency amounts per item, only the amount of the item with the highest first amount payable will be used once for the entire claim.
- or
- (b) Where the first amounts payable are based on a percentage of the claim or sum insured, the first amount payable will be calculated individually for each affected item. Where however such first amounts payable of each item stipulate that the result is subject to a minimum amount, only one minimum amount will be used and it will be the amount of the item with the highest



THE SCHEDULE  
ELECTRONIC EQUIPMENT SECTION

Policy No. [REDACTED]

The Insured Water Research Commission

Transaction No. [REDACTED] Effective Date 18/07/2019

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (ELECTRONIC EQUIPMENT SECTION) Version 03 Dated 2012-02-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc/Item No	Details of Premises/Item Description	Sum Insured (R)
minimum unless this does not work to the benefit of the insured. Compulsory First Amount Payable: 10% of Claim with a minimum of R 1,500.00		

MEMORANDA

Theft Cover over all sections is Limited to R 100 000

Cover subject to Coin Security / Watchman and Panic Button



**THE SCHEDULE**  
**GLASS SECTION**

Policy No. [REDACTED]

The Insured Water Research Commission

Transaction No. [REDACTED] Effective Date 18/07/2019

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (GLASS SECTION) Version 02 Dated 2010-07-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc/Item No	Details of Premises/Item Description	Sum Insured (R)
2	Bloukrans Buildings Lynnwood Bridge Office Park Lynnwood Manor 0081	
1	Glass Internal and External First Amount Payable: Compulsory: 10% of Claim with a minimum of R250.00	974,052
	As stated in the policy wording under the General exceptions, Conditions and Provisions: Claims Preparation Costs	5,000



## THE SCHEDULE

### MOTOR (Specified Vehicles) SECTION

Policy No. [REDACTED]

The Insured Water Research Commission

Transaction No. [REDACTED] Effective Date 18/07/2019

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (MOTOR (Specified Vehicles) SECTION) Version 02 Dated 2010-07-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Make	Vehicle Definition	Year	Reg. No	CFG	Cover	Limit of Indemnity/Sum Insured/Compensation (R)
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CLAIMS PREPARATION COSTS 5,000

NISSAN X TRAIL 2.0 XE (T32) (a) 2014 3 F 251,130

Sub Section B		Limits of Indemnity
(a)	Passenger Liability (Extension 2 and/or 3) - definition (b) - (e)	Amount Stated
(b)	Any other event and the aggregate of (a) and (b)	R 2,500,000

Cover
A = Fire & Theft
B = Balance of Third Party, Fire & Theft
F = Comprehensive
T = Third Party Only
Q = Balance of Third Party & Fire

Extensions:	Included	Sum Insured (R)
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#### Important notice applicable to motor:

As with any other section, the obligation to ensure that the values of insured items are adequate (neither over nor underinsured) rests with the insured and not the insurance company. In view of the numerous factors which can influence the vehicle value, it would be nearly impossible, if not prejudicial to you, for us to attempt to value your vehicle (ongoing vehicle condition, mileage and accessories will not be known to us refer below for more details on how these affect your insured value). This obligation is an ongoing one and unlike some other assets, motor vehicles are generally continually depreciating assets that require regular downward revision of insured values. Usual practice is to do so once a year at renewal / anniversary date.

It is important to note that usual insurance practice is to settle any Motor total loss own damage claims on reasonable market value. 'Reasonable market value' is normally determined by reference to certain publications available to the Motor Trade. Some insurers will take the average between the lower 'trade value' and higher 'retail value' (adjusted for mileage and condition) contained in these publications to arrive at the settlement figure. Old Mutual Insure will however now settle losses of this nature by using the higher 'retail value' (adjusted for mileage, condition or additional accessories) which should (depending on mileage and condition) result in a higher settlement figure.

To gain full benefit from the above, motor vehicle insured values must be adequate and must be set at the higher retail amount adjusted for any accessories etc.

#### Vehicle Definitions

- a) Private type motor cars (including station wagons, safari vans, estate cars and the like or similar vehicles designed to seat not more than 9 persons including the driver).
- b) Commercial vehicle, light delivery vehicles (LDVs) or panel vans with a carrying capacity not exceeding 2 000kg, vehicles specifically adapted or designed for the purpose of accommodating commercial hunters and game viewing activities, motorised caravans including all permanent fixtures, fittings, equipment, utensils, mattresses (not exceeding the number prescribed by the manufacturer's standard specifications) and side tents and motor cycles as defined in terms of (c) below
- c) Motor cycles (including motor scooters and 3-wheeled vehicles).
- d) Buses (including any vehicle used for business purposes and designed to seat more than 9 persons, including the driver).
- e) Trailers, i.e. any vehicle without means of self-propulsion designed to be drawn by a self-propelled vehicle, but excluding any parts or accessories not permanently fitted thereto.

#### 2. First Amount Payable

The first amounts payable under Sub-Section A (Loss or Damage) for any specified vehicles falling within the Vehicle Definitions in 1 above are as follows :-

Description	Vehicle Definition	Amounts Payable (R)
2.1 For every occurrence (or series of occurrences arising out of one event) giving rise to a claim	(a) to (b)	5% of agreed loss or damage subject to a minimum of 3 000
	(c) to (e)	5% of agreed loss or damage subject to a minimum of 1 500
2.2 Whilst the vehicle is being driven by or is for the purpose of being driven by any person who	(a) to (d)	
2.2.1 is under 23 years of age		600
2.2.2 is under 26 but not under 23 years of age		300
2.3 If the vehicle is stolen or hijacked but not recovered and physically returned to the Insurer	(a) to (d)	2.5% of agreed loss subject to a minimum of 1 000, but for (c), Motor Cycles, the minimum is reduced to 500
N.B. If the vehicle is subsequently recovered and physically returned to the Insurer, this amount will be repaid to the Insured		
2.4 If the stolen vehicle was not fitted with an anti-theft device (apart from the ignition switch) that automatically disabled the ignition as well as the starter system and which was either approved by VESA (Vehicle Security Association of South Africa) SAIA Approved (Pty) Ltd; or installed by the manufacturer of the vehicle when new	(a), (b) & (d)	2.5% of agreed loss subject to a minimum of 500
N.B. If the vehicle is subsequently recovered and physically returned to the Insurer, this amount will be repaid to the Insured		
2.5 If the stolen vehicle was not fitted with a tracking and	(a) & (b)	2.5% of agreed loss



recovery device approved by VESA (Vehicle Security Association of South Africa)), SAIA Approved (Pty) Ltd and the limit of indemnity / sum insured of the vehicle reflected in the schedule was in excess of 250 000

Note: The Insured must be able to supply proof that the contract for the tracking and recovery device was in force at the time of the loss

N.B. If the vehicle is subsequently recovered and physically returned to the insurer, this amount will be repaid to the Insured

2.6 Any other amount to be borne by the Insured

2.6.1 Voluntary amount

See amount under specific item

2.6.2 Compulsory amount

See amount under specific item

The amounts to be borne by the Insured will be the amounts specified in items 2.1 to 2.6 above which apply independently to each vehicle and are cumulative.

**THE SCHEDULE**  
**OFFICE CONTENTS SECTION**

Policy No. **LD/A02/MSURE/0026408**  
The Insured **Water Research Commission**  
Transaction No. **00011321**

Effective Date **18/07/2019**

This schedule must be read in conjunction with the relevant section wording which is MULTISURE (OFFICE CONTENTS SECTION) Version 02 Dated 2010-07-01 as well as the general section wording which is MULTISURE (GENERAL EXCEPTIONS, CONDITIONS AND PROVISIONS) Version 02 Dated 2010-07-01. Should you not be in possession of the correct wording, please contact your Broker or local Old Mutual Insure office to obtain a copy.

Loc No/Sub Section	Details of Premises/Item Description	Sum Insured (R)
1	<b>Building 491</b> <b>18th Avenue Erf 706</b> <b>Rietfontein</b> <b>0084</b>	
A	Office Contents	933,247
2	<b>Bloukrans Buildings</b> <b>Lynnwood Bridge Office Park</b> <b>Lynnwood Manor</b> <b>0081</b>	
A	Office Contents	1,981,303
	As stated in the policy wording under the General exceptions, Conditions and Provisions: Claims Preparation Costs	5,000

Extensions:	Included	Sum Insured (R)
Theft by forcible entry	Yes	100,000
Loc/Item no(s): 1/A,2/A,		
First Amount Payable		
Loc no: 1 Item No(s): A		
Compulsory: 10% of Claim with a minimum of R300.00		
First Amount Payable		
Loc no: 2 Item No(s): A		
Compulsory: 10% of Claim with a minimum of R300.00		

**MEMORANDA**

Cover subject to Coin Security / Watchman and Pannic Button

Theft Cover is limited over all sections to R 100 000



THE SCHEDULE  
SASRIA SECTION

Policy No. [REDACTED]  
The Insured Water Research Commission  
Transaction No. [REDACTED] Effective Date 18/07/2019  
[REDACTED]

Type	Coupon No
SASRIA Fire Material Damage	FE00055792361
SASRIA Motor Single	ME00106804963

## Sasria SOC Ltd

(Reg No 1979/000287/06)

HEAD OFFICE

36 FRICKER ROAD, ILLOVO, 2196

P O Box 653367, Benmore, 2010

TAX INVOICE - SASRIA VAT No: 4140119340

SCHEDULE - COUPON POLICY NUMBER: FE00055792361/19/LD

SASRIA AGENT: OLD MUTUAL INSURE LTD

(VAT Registration No: 4460101019)

### Water Research Commission

Bloukrans Buildings  
Lynwood Office Park  
Lynnwood Manor  
0081

### Old Mutual Distribution

Clearwater Office Park  
1 Millenium Drive Strubens Valley,  
1724 South Africa  
PO Box 5802 Weltevredenpark,  
1709 South Africa  
Tel: +27116746800,

www.ominsure.co.za

Our Ref: RMUTHIVH

### BROKER:

Replacing Coupon Number (Where applicable):

Underlying Policy Number:

### THE INSURED

Name:

Company Registration Number:

Holding Company Name:

Water Research Commission

N/A

### PERIOD OF INSURANCE

From 18/07/2019 to 24h00 on 17/07/2020 or to the time and date on which the Underlying Policy may have been terminated or become invalid if such date be earlier.

### TOTAL SUM INSURED

R 9,962,078

Subject to the Aggregate Limit of Liability stated in the Provision of this Coupon Policy.

GROSS PREMIUM R 1,444.50

ADDITIONAL PREMIUM

R 1,444.50

The above premium is inclusive of Value Added Tax (VAT) at the standard rate.

Special Condition number 3 (three) is cancelled

Applicable: No

### RENEWAL WARRANTY

The Insured agrees to renew this insurance on expiry of the first period on the 17/07/2020 for at least an equal amount for one year, failing which the Insured agrees to pay "Sasria" the sum of R 0.00 representing the difference between the premium charged for the first period (calculated pro-rata on the annual premium) and the annual premium.

Subject otherwise to the terms and conditions of this Coupon Policy.

Applicable: No

### Important Information

In terms of the current legislation your broker is obliged to provide you with details of how much (in monetary terms) of the above premium SASRIA retains as insurance premium and how much is paid across to your broker as commission. Your broker has requested that we assist with this legislative disclosure requirement and the necessary information is reflected below:

Actual SASRIA insurance premium

R 1,444.50

Broker's Commission

R:216.68

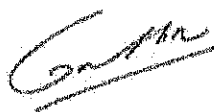
The above premium is inclusive of Value Added Tax (VAT) at the standard rate.

### ITEM DETAILS

ITEM NO	DESCRIPTION	SUM INSURED (R)
1	1 Office Contents	1,166,559.00
2	1 Office Contents	2,476,629.00
3	1 Claims Preparation Costs	5,000.00
4	1 15 x Dell Latitude 5590@ @R23811 each	357,165.00
5	2 X6 Dell Latitude E7449 Ultra Book @ R 32 146.03	192,876.00
6	3 X10 Dell Latitude E5440	249,130.00
7	4 40 x Dell Latitude 5590 Intel core @ R 15786	726,170.00
8	5 40x Display Port, Del Lock, Laptop Lock, Wireless Mouse , Memory Module	307,753.00
9	6 Macbook Pro 13	30,499.00
10	7 X 5 Samsung Galaxy TAB3 Lite T113 - 8 GB	60,741.00

11	8 Apple Ipad air 2	17,484.00
12	9 Dell Venue Pro 11 Tablet	20,628.00
13	10 21x Velocity Camera	37,367.00
14	11 X4 Velocity camera @R9266	37,064.00
15	12 0592C127 AA-Canon 750 D - Create bundle	12,350.00
16	13 1177c008AA - Canon Flis Speedlite 600 EX RT	12,350.00
17	14 TPMK190XPR03-3W-Manfrotto	5,800.00
18	15 Rodvnr- Rode Video Micro-phone	3,000.00
19	16 Claims Preparation Costs	5,000.00
20	1 Glass Internal and External	974,052.00
21	1 Claims Preparation Costs	5,000.00
22	1 X3 Dell optilex 7440 AIO Series @ R21705	65,116.00
23	26 Revolabs HD DualChnl Sys	11,603.00
24	2 X2 Dell 4320 Projector 98YXMY	23,570.00
25	3 X2 Longitech Conference Cam BCC950 @ R6567.54	23,570.00
26	4 Dell 4320 Projector 68YXMY1	11,785.00
27	5 Server	1,466,106.00
28	6 FG 100D -BDL - A Firewall	99,574.00
29	7 FG 100D BDL-P Firewall	49,817.00
30	8 X6 HP J9853 A Switch @ R40946	245,676.00
31	9 X2 HP 9728 A switch @ R33284.59	66,569.00
32	10 39X Dell Optilex 990 PC & Monitor Comb @ R827.93	32,289.00
33	11 X3 45 UX 1000mm Deep Cabinet @R11153.42	33,460.00
34	12 X10 Ruckus Wireless access point @ R10386.18	103,861.00
35	13 X2 Backup battery (UPS) @ R68146.35	136,292.00
36	14 Netgear Pro safe Switch	10,189.00
37	15 Hikvision Control unit	20,947.00
38	16 Xerox WC7855 Colour Copier X3 @ R80451	241,354.00
39	17 Xerox WC5955 Black & White Copier X3 @ R69610.08	208,830.00
40	18 Video recorder	7,737.00
41	19 Ethernet Switch Insured	8,151.00
42	20 3300 MXe III w/1GBRAM Controller	26,617.00
43	21 3300 MXe III Controller SATA SSD	3,905.00
44	22 DSP II MMC	10,648.00
45	23 X101 6920 IP Phone of equal value	253,106.00
46	24 MIV Conference Phone (UC360 CollabPt InRm)	11,899.00
47	25 X1 Revolabs HD Microphone Directnl	11,603.00
48	27 X2 MCollab UCC Base + Mitel Border Gateway Base - Dell PowerEdge R230 with dual HDD	44,706.00
49	28 X3 Trendy Headset - MRD510S + USB, single ear noise cancelling / USB cable	3,126.00
50	1 Claims Preparation Costs	5,000.00
51	2 Audio Web and Video conferencing Boardroom Laptop- HP450 G5 Intel Core i5-8250U 4GB	10,589.00
52	3 HD USB Camera	1,177.00
53	4 Telephone Management system - HP 290 MT G1 Intel Core i5-7500	10,589.00

Signed on behalf of Sasria SOC Ltd

For: Sasria Agent

Executive Manager

Countersigned at Johannesburg on 23 July 2019

**IMPORTANT NOTE:**

- 1) All Claim notification reports or any other communication whatsoever in connection with this Coupon Policy shall be made to the Sasria Agent.
- 2) Copies of all Coupon where the sum insured is R5 million and above must be submitted to Sasria limited.
- 3) Top five (per sum insured) risk addresses must be listed above.

**THIS COUPON BECOMES A TAX INVOICE ON PAYMENT IN FULL, OF THE PREMIUM REFLECTED**



## Sasria SOC Ltd

(Reg No 1979/000287/06)

### HEAD OFFICE

36 FRICKER ROAD, ILLOVO, 2196

P O Box 653367, Benmore, 2010

TAX INVOICE - SASRIA VAT No: 4140119340

SCHEDULE - COUPON POLICY NUMBER: ME00106804963/19/LD

SASRIA AGENT: OLD MUTUAL INSURE LTD

(VAT Registration No: 4460101019)

#### Water Research Commission

Bloukrans Buildings  
Lynwood Office Park  
Lynnwood Manor  
0081

#### Old Mutual Distribution

Clearwater Office Park  
1 Millenium Drive Strubens Valley,  
1724 South Africa  
PO Box 5802 Weltevredenpark,  
1709 South Africa  
Tel: +27116746800,

www.ominsure.co.za

Our Ref: RMUTHIVH

#### BROKER:

Replacing Coupon Number (Where applicable):  
Underlying Policy Number:

#### THE INSURED

Name:

Company Registration Number:

Holding Company Name:

Water Research Commission

N/A

#### PERIOD OF INSURANCE

From 18/07/2019 to 24h00 on 17/07/2020 or to the time and date on which the Underlying Policy may have been terminated or become invalid if such date be earlier.

#### DESCRIPTION OF PROPERTY INSURED

Make and Model

Category

Registration No. or any other identification No.

(Total value on risk at any one time - this is subject to average)

:NISSAN X TRAIL 2.0 XE (T32)

:M1 Motor Cars/Taxis up to 12 seats

:

Will the property insured be used for the conveyance of persons for reward in terms of a valid public permit issued in accordance with any Road Transportation legislation? no

PREMIUM R 20.18

ADDITIONAL  
PREMIUM

R 20.18

The above premium is inclusive of Value Added Tax (VAT) at the standard rate.

#### RENEWAL WARRANTY

The Insured agrees to renew this insurance on expiry of the first period on the 17/07/2020 for at least an equal amount for one year, failing which the Insured agrees to pay "Sasria" the sum of R 0.00 representing the difference between the premium charged for the first period (calculated pro-rata on the annual premium) and the annual premium.

Subject otherwise to the terms and conditions of this Coupon Policy.

Applicable: No

#### Important Information

In terms of the current legislation your broker is obliged to provide you with details of how much (in monetary terms) of the above premium SASRIA retains as insurance premium and how much is paid across to your broker as commission. Your broker has requested that we assist with this legislative disclosure requirement and the necessary information is reflected below:

Actual SASRIA insurance premium  
Broker's Commission

R:20.18  
R:2.52

The above premium is inclusive of Value Added Tax (VAT) at the standard rate.

#### REPLACEMENT VALUE

Replacement Value shall apply to Motor Cars and Small Taxis i.e. those rated in terms of Category 1 of the Regulations.

It is hereby declared and agreed that notwithstanding anything contained herein to the contrary in this Policy, the basis of Loss Settlement in the event of loss or damage shall;

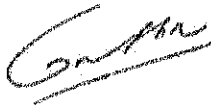
- provided that the damage to the vehicle exceeds 70% of the retail price (including tax) on the date of the Insured event; and
- in the event of the theft of the vehicle; where it is not recovered within 6 (six) weeks of the date on which the theft is reported to SASRIA;

be the new Replacement Cost of the vehicle at time of settlement with the same model or nearest replacement model from the manufacturer.

The above Basis of Settlement shall apply to vehicles which;

- a) are rated in accordance with Category 1 (Motor Cars and Small Taxis) of Sasria's Regulations;
- b) are less than 1 (one) year old since its first registration;
- c) have travelled less than 30,000 kilometres since its first registration.

Signed on behalf of Sasria SOC Ltd



For: Sasria Agent

Executive Manager

Countersigned at **Johannesburg** on **23 July 2019**

**IMPORTANT NOTE**

- 1) All Claim notification reports or any other communication whatsoever in connection with this Coupon Policy shall be made to the Sasria Agent.
- 2) Top five (per sum insured) risk addresses must be listed above.
- 3) Copies of all the following motor policies must be submitted to Sasria Limited
  - Fleet policies of 4000 vehicles and more
  - Motor traders and/or vehicles ferrying / carrying
  - Buses

**THIS COUPON BECOMES A TAX INVOICE ON PAYMENT IN FULL, OF THE PREMIUM REFLECTED**