



Example Policy schedule

09 Jan 2016

Congratulations Very Happy Client

It's with great pleasure that the king and I present this policy to you

This document forms an important part of your contract with King Price, so it's in your best interest to check all the details on it and to make sure that they are 100% correct. Should you find any errors, or need to update any of the info, please let us know immediately.

Remember, incorrect details = incorrect cover. ← Important to remember

King Price hereby proudly insures

Name Very Happy Client
ID no. 7108179007087
Phone no. 0830000000
Email happy@kingprice.co.za
Policy no. KPT072796

Policy start date 18 Nov 2015
Physical address 144 Client Street
Garsfontein Ext 1
Gauteng
0081

Your info
goes here

Summary of your insurance cover

Insured items	Insured value	Premium
Car/s	Retail	R 389.85
Trailer/s	R 45,000.00	R 62.28
Caravan/s	R 15,000.00	R 22.09
Home contents	R 800,000.00	R 373.33
Buildings	R 2,000,000.00	R 686.62
Portable possessions	R 11,300.00	R 69.29
Personal liability	R 3,000,000.00	Included
The king's emergency assistance	Included	Included
Broker fee		R 0.00

Your premium
will be different
based on your info

Total monthly premium due

R 1,603.46

Please note:

- The premium amount is VAT inclusive.
- Premiums are payable in advance and your cover will only commence once your premium has been received.
- This summary serves as a tax invoice, once the amount due has been paid.
- Only comprehensive car insurance premiums decrease monthly.
- Cars insured by the king for comprehensive, fire and theft cover will always be covered for the retail value.
- King Price is an authorised financial services provider (FSP no. 43862).
- Total monthly premium includes sasria, broker fee where applicable, as well as a monthly commission of R273.36 payable to your broker.

Remember, no payment = no cover. ← Important to remember

Super cheap
premium that
decreases monthly



Car insurance

Make & model NISSAN NP200 1.6 P/U S/C
Year 2011
Registration no. VHC777GP
Cover start date 18 Jan 2016
Cover Comprehensive
VIN no. NA
Insured value Retail — Always
Use Private

Regular driver Mrs Very Happy Client
ID no. of regular driver 7108179007087
Marital status Married
Claim-free years Never had a claim
Licence obtained 1993

Your premium breakdown

Cover

Comprehensive cover

Hail cover — You can choose to include it or not

Optional cover

Radio — We highly recommend

Car hire — you include this

Specified accessories

The king's cab — Ask us about this awesome service

Shortfall cover

Decreases monthly
Insured value
Retail
Premium
R 376.95
R 12.90

The king's benefits

Roadside assist	Included for free with comprehensive car insurance	Included
Accident assist		Included
Medical assist		Included
Liability to other parties	R 3,000,000.00	Included
Sasria		Included

Monthly premium

R 389.85

Wow! And it gets cheaper every month

Special conditions and disclosures

You have given us the following information regarding the above-mentioned car, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know, as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim.

Remember, incorrect details = incorrect cover.

← Please remember this

Daytime parking	Locked Garage 144 Client Street Garsfontein Ext 1 Gauteng 0081	Your info goes here
Night-time parking	Locked Garage 144 Client Street Garsfontein Ext 1 Gauteng 0081	
Colour of your car	Blue	
Licence type	Licence: Code B - Car 750kg < GVM < 3500kg	
Licence endorsements	No	
Regular driver	Mrs Very Happy Client	
Modifications to your car	No	
Financed	No	
Finance company	NA	
Regular driver's previous incidents (past 3 years)	0	
For how long has the regular driver had uninterrupted comprehensive insurance	Never had insurance	
When last did the regular driver submit an accident claim	Never had a claim	
When last did the regular driver submit a theft claim	Never had a claim	

Car inspection

Please note that it's a condition of cover to take the car for inspection at your nearest 24Fix branch. You'll only enjoy third party cover until the car has been inspected. Any damage to the car that existed prior to the policy start date, will automatically be excluded. Brand new cars don't need to be inspected. You can locate your nearest 24Fix branch on our website, kingprice.co.za, or call 24Fix on 0860 02 43 49, and press 3 for vehicle inspections.

~ Please do this before your cover starts with us

Car security device

Please note that it's a condition of cover to install an approved security device, as specified below. The device must be in full working order at all times and the subscription payments should be up to date. If you don't adhere to this condition, you will have no theft or hi-jack cover. If your car is stolen you have to inform the tracking company immediately.

~ Your safety = our concern always

Required tracking device	Cartrack Consumer (EW)
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Buildings insurance

Cover start date 20 Jan 2016
Risk address 144 Client Street
Garsfontein Ext 1
Gauteng
0081

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 2,000,000.00	R 686.62
The king's home assist	— Free with buildings insurance	
Liability to other parties		Included

Optional cover

<u>Subsidence cover</u>	— You can choose to include it or not	Excluded
Sasria		Included

Monthly premium **R 686.62**

Special conditions and disclosures

You have given us the following information regarding the above-mentioned building, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know, as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim.

Remember, incorrect details = incorrect cover.

Area type	Estate (24h security patrol)	 Your info goes here
Building type	House	
Construction of the building	Brick/concrete	
Roof type	Tiles	
Thatch/lapa	No	
Thatch/lapa within 10m from main house	No	
Thatch/lapa treated	No	
Lightning conductor	No	
Commune/boarding house	No	
Age of building	0-5 years	
Swimming pool	Yes	
Have you, or anyone covered by this policy:		
- Had an insurance policy cancelled against you/them?	No	
- Submitted any claims during the last 3 years?	No	

The king's endorsements

Water heating systems are covered to a maximum of R 10,000.00. Other immovable structures, fixtures, fittings and improvements (such as ceilings, carpets and cupboards) damaged in the same incident are covered up to R 10,000.00.



Home contents insurance

Cover start date 20 Jan 2016
Risk address 144 Client Street
Garsfontein Ext 1
Gauteng
0081

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 800,000.00	R 373.33
The king's home assist	— Free with home contents insurance	
Liability to other parties	R 1,000,000.00	Included
Tenant's liability	R 100,000.00	Included
Liability to domestic employees	R 100,000.00	Included
Sasria		Included

Additional cover	Standard limit	Premium
Food that has deteriorated	R 2,000.00	Included
Washing stolen from the line	R 2,000.00	Included
Guest's belongings	R 2,000.00	Included
Lock and keys	R 2,000.00	Included
Hole-in-one in golf/full house in bowling	R 3,000.00	Included
Your domestic employee's belongings	R 4,500.00	Included
Rent to live elsewhere	10% of insured value	Included
Garden and leisure equipment	R 2,000.00	Included
Veterinary expenses	R 1,500.00	Included


Included with
your home
contents cover

Monthly premium

R 373.33

Special conditions and disclosures

You have given us the following information regarding the above-mentioned home contents, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know, as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Area type	Estate (24h security patrol)	 Your info goes here
Building type	House	
Construction of the building	Brick/concrete	
Roof type	Tiles	
Commune/boarding house	No	
Burglar bars	On all opening, fixed windows and louvres	
Does your home have an alarm that's in working order?	Yes	
Do you have an armed reaction unit?	Yes	
Is someone home during working hours?	No	
For how many consecutive days will your house be unoccupied for, during a single year?	20 Days	
Age of building	0-5 years	
Have you, or anyone covered by this policy: - Had an insurance policy cancelled against you/them? - Submitted any claims during the last 3 years?	No No	

The king's endorsements

Jewellery and watches with individual values of more than R 35,000.00 must be specified individually, and noted accordingly under this section of your policy schedule, in order for them to be covered. These items must be locked in a safe when not being worn. Valuation certificates should be supplied for all jewellery items which are valued at R 15,000.00 or more.



Caravan insurance

Your premium breakdown

Cover	Insured value	Premium
2005 JURGENS King li	R 15,000.00	R 22.09
Contents — You can choose to include it or not	R 0.00	Excluded
Liability to other parties		Included
Sasria		Included
Monthly premium		R 22.09

The king's endorsements

Your caravan is covered for social, domestic and pleasure purposes only.



Trailer insurance

Your premium breakdown

Cover	Insured value	Premium
2011 BUSH BABY Camp Master	R 45,000.00	R 62.28
Contents — You can choose to include it or not	R 0.00	Excluded
Liability to other parties		Included
Sasria		Included
Monthly premium		R 62.28

The king's endorsements

Your trailer is covered for social, domestic and pleasure purposes only.



Portable possessions insurance

Your premium breakdown

Cover	Serial/IMEI no.	No. of items	Start date	Insured value	Premium
R1 Golf Clubs	<i>Insure your golf clubs or bike for only R1 p/m... Ask us how -</i>				
Full Set	003xxa	1	2016-01-20	R 6,800.00	R 1.00
Tablets					
Ipad 5	Axx002	1	2016-01-20	R 4,500.00	R 68.29
Monthly premium					R 69.29

Special conditions and disclosures

You have given us the following information regarding the above-mentioned portable possessions, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you are covered by the king, please let us know, as soon as you can, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim.
Remember, incorrect details = incorrect cover.

The king's endorsements

Valuation certificates should be supplied for all jewellery items which are valued at R 15,000.00 or more. It's super important that you send us the relevant serial/IMEI numbers for your specified portable possessions, before any claim is registered, otherwise you won't be covered for the theft or loss of these items. *← Important to remember*



Excess summary

Choose a basic
excess that
best suits you

Basic excess

2011 NISSAN 1400	R 1,500.00
Specified car accessories	Basic
Factory fitted radio - not specified	Basic
Specified radio	R 750.00
Window replacement (excluding panoramic glass)	R 750.00
Window chips	Zero
Caravans	R 2,500.00
Trailers	R 2,500.00
Specified portable possessions (5% of claim value, minimum R500)	R 500.00 or 5%
Unspecified portable possessions	R 500.00
Buildings (5% of claim, minimum R 1,500, maximum R 4,500)	R 1,500.00 or 5%
Home contents (5% of claim, minimum R 1,500, maximum R 4,500)	R 1,500.00 or 5%
Additional contents cover	R 400.00

Additional excess

These are to be paid per incident, over and above your basic excess, if applicable:

If the incident driver is not the regular driver and younger than 25 years old, or has had a driver's licence for less than 2 years	R 4,500.00
If the incident occurred outside of SA and the car is not drivable	R 7,500.00
With regards to a car claim when the incident occurs in the first 3 months of cover	R 3,500.00



Important info

Important information

Have you or anyone under this policy:

Been placed under administration or debt review?	No	<i>It's vital that you're 100% honest here</i>
Been insolvent, sequestrated or liquidated or has any company you/they been involved in, in the last 5 years?	No	
Had insurance cancelled against you/them, or been refused renewal and/or had special terms or conditions imposed by an insurer on your policy?	No	
Had defaults or judgements passed against you/them, or been found guilty of any criminal offence with an element of dishonesty?	No	
Given permission for an ITC check?	Yes	

King Price client care details

My court and I are willing and eager to assist you. Need answers? Get in touch.

Vip we're always just a call or email away

Call our client care line	0860 00 55 00
Contact our emergency assist line	0860 00 55 00
Email us	brokerccc@kingprice.co.za
Visit us online	kingprice.co.za

Broker details

Broker	Broker Division
Registration no.	11/1111/11
VAT no.	0000
FSP no.	0000
Email	happybroker@yahoo.com
Contact no.	0860 00 55 00



— Important stuff for you to know

Legal stuff

Boring we know, but we are afraid there's some stuff you just have to know...

Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act (37 of 2002).

Please read it carefully, and note that this doesn't form part of the insurance contract.

This policy is underwritten by King Price Insurance Company Ltd.

Your contract with us consists of all your voice-recorded calls, policy schedule and the King Price Policy Document (KPPD). The FAIS Act was enacted for your benefit. King Price Insurance Company Ltd is an approved financial services provider (FSP licence number 43862), who operates according to the provisions of this Act. As such, King Price is authorised to provide financial advice and services on personal lines short-term insurance products.

As a short-term insurance policyholder, you have the right to the following info:

Our contact info

Block A, 3rd Floor, Menlyn Corporate Park
175 Corobay Avenue
Waterkloof Glen X11
Pretoria, South Africa
0181

PO Box 284
Menlyn
Pretoria
South Africa
0063

Phone no. (012) 001 0800
Our Public Officer pr@kingprice.co.za
Insurance Fraud Line (012) 001 3452

Claim info

To lodge a claim, simply call 0860 50 50 50, or refer to your King Price Policy Document for further info.

Important info

- The information above was given verbally, it must be confirmed in writing within 30 days. You'll be informed of any material changes to the information referred to in the above. Keep all documents emailed or posted to you, just to be safe.
- You're entitled to a free copy of your King Price Policy Document which you can also find on our website 24/7.
- Please read through all your policy documents and make sure that you understand them fully and check all your details. Remember incorrect details = incorrect cover.
- For your protection, all our calls are recorded and these recordings are available within 7 days, should you ever need them.
- We have professional indemnity insurance and accept responsibility for the final advice of our representatives, who are acting in the scope and course of their employment.
- Our sales consultants are full-time employees. Their salaries are performance-based and determined by various factors, including the number of sales and premiums sold.
- The premium payable is indicated on your policy schedule. Non-payment of premiums may lead to your policy being cancelled or cover being suspended. Please read your King Price Policy Document for the full details of non-payment of premiums. Remember, no payment = no cover. All debit order payments may only be in favour of one person and may not be transferred without your approval. You must inform us in writing, at least 30 days before the cancellation of the debit order.
- Polygraphs or lie detector tests aren't obligatory. We don't subscribe to the practice of electronic lie detection and we must give you written reason/s for repudiating your claim, should we decide to do so.
- Incorrect information or non-disclosure of information by you of relevant facts, may influence your cover and outcome of any future claims.
- Honesty is always the best policy.
- In terms of a ruling issued by SARS, this document together with proof of payment of premiums 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.

Compliance related queries

For any compliance related matters or complaints relating to the FAIS Act or the Policyholder Protection Rules, you may contact Clive, our Compliance Officer, at PO Box 752415, Gardenview, 2047.

Should the matter not be resolved to your satisfaction, you may address further queries to:

The FAIS Ombudsman
PO Box 7451
Lynnwood Ridge
0040

Phone no. 0860 32 47 66
Fax +27 12 348 3447
Email info@faisombud.co.za