

# Underwriting Governance External Platforms Smallholdings, Plots & Farms Questionnaire



## **General Information**

Proposer \_\_\_\_\_ Intermediary \_\_\_\_\_

Risk Address \_\_\_\_\_

Required Sums Insured \_\_\_\_\_ Buildings R \_\_\_\_\_ Contents R \_\_\_\_\_

Losses (whether insured or not) at the premises \_\_\_\_\_

Is the premises, or any part thereof, used for Business or Commercial purposes?  YES |  NO If yes, give details:-

## **The Buildings**

Construction of the Main Dwelling Walls \_\_\_\_\_ Roof \_\_\_\_\_

Is there any non standard construction attached to, or within 4 meter from, the main dwelling?  YES |  NO

If YES, provide details of the structure \_\_\_\_\_

Construction of the Walls \_\_\_\_\_ Roof \_\_\_\_\_

If the roof construction is thatch, also complete a Thatch Questionnaire form.

Size of the main dwelling \_\_\_\_\_ Size of the structure \_\_\_\_\_

Age of Buildings (Main Dwelling and Outbuildings) \_\_\_\_\_ How long have you been staying there \_\_\_\_\_

As no building plans are required for smallholdings and farms, the building quality might not be satisfactory. Electric wiring might also have been done privately, without certification. Older buildings may need repairs or maintenance. Consider a survey for suspect buildings.

Is the main dwelling left unoccupied for more than 60 days in any 12 month period?  YES |  NO If YES, give details:-

A premium loading will apply to over 60 days unoccupancy. Depending on the unoccupancy period, theft cover may be limited to burglary only and additional excesses may be imposed.

Are all the opening windows (including louvers) of all buildings fitted with steel burglar bars?  YES |  NO If NO, give details:-

Are all the external doors (including glass doors) of all buildings fitted with steel gates?  YES |  NO If NO, give details:-

The minimum security requirements on smallholdings and farms are burglar bars & security gates. These basic requirements cannot be overwritten by an alarm system or other security measures.

Is a linked alarm system installed, monitored by a 24 hour control room and backed up by armed response?  YES |  NO

If YES, are the installation, monitor control room and armed response warden services SAIDSA approved  YES |  NO

Installer \_\_\_\_\_ Control Room \_\_\_\_\_ Armed Response \_\_\_\_\_

Are there any other security systems in place / security measures taken?  YES |  NO If YES, supply details below: -

Electric fencing  YES |  NO Details \_\_\_\_\_

Walls / Fencing  YES |  NO Details \_\_\_\_\_

Floodlights  YES |  NO Details \_\_\_\_\_

Guards  YES |  NO Details \_\_\_\_\_

Other  YES |  NO Details \_\_\_\_\_

Are there any building or other construction activities within 500m from the main dwelling  YES |  NO

If YES, Supply details \_\_\_\_\_

Will this affect the existing security  YES |  NO Details \_\_\_\_\_

Other Security Notes \_\_\_\_\_

**The Premises**

What is the size of the plot or farm \_\_\_\_\_ Main vegetation \_\_\_\_\_  
Vegetation could include Plantation, Forest, Grass field, cultivated Crops, etc.

What type of vegetation is there in the vicinity of the buildings? \_\_\_\_\_

Are there fire breaks?  YES |  NO If yes, give details \_\_\_\_\_

What is the minimum clearance around the buildings? \_\_\_\_\_  
The minimum requirement is the clearance of all bush, jungle, grass and weeds around all insured buildings. This clearance does not include lawns and small garden vegetation. Depending on the surrounding vegetation, the cleared area should be between 10 and 25 metre.

Nr of employees living on the premises? \_\_\_\_\_ Nr of employees & their families living on premises? \_\_\_\_\_

What are the main duties of the workers? \_\_\_\_\_

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More than 3 full time employees usually indicate business activities. A ratio of 5 non workers for every one worker is the maximum allowable.

Water supply for fire fighting?  Municipal water supply |  Water tanks (Gravity driven) |  Swimming Pool (with water Pump)

Details \_\_\_\_\_

Electricity supply from?  Municipal electricity supply |  Escom power |  Own generators |  Other (Please supply details)

Details \_\_\_\_\_

What is the distance from the main dwelling to the nearest: Neighbours \_\_\_\_\_ Police station \_\_\_\_\_

Business centre \_\_\_\_\_ Fire brigade \_\_\_\_\_ Control room / Alarm reaction unit \_\_\_\_\_

Are there any other factors that could influence the acceptance of this risk?  YES |  NO

Details \_\_\_\_\_

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