

Have you or any other person to be insured under this policy ever been found guilty of any criminal or civil offence? If Yes, please provide details in a separate attachment.	Yes	No
PREVIOUS INSURANCE HISTORY: If you are insured under any other policy, you need to declare it.	Do you have insurance under any other policy for the items to insure? If yes, then you cannot apply for cover.	Yes No
Provide details, name of insurer and policy number:		

INSURANCE COVER OPTIONS:

The minimum cover for Buildings is R40 000 and the maximum cover is R150 000.	The minimum cover for contents is R15 000 and the maximum cover R150 000.
Theft is limited under this policy to 10% of the Sum Insured of the Contents.	Claims are limited to two claims in a 12-month period only to theft cover, not fire damage, storm, floods or other natural disasters.
Please note there are certain exclusions that are not covered under this policy for Example: Demolition by authorities, Animals, Cellular telephones, computer equipment, Jewelry more than R1500.00, Rent, locks and keys, Goods in open example washing on the line, Money, Coins, Subsidence and landslip.	

The maximum we are liable for is equal to the buildings and or contents sum insured stated on the schedule. Theft of contents is limited per claim to a maximum of 10% of the contents sum insured as stated in the schedule and no more than 2 claims in a 12 month period

Please note no average applies on this product which means if your house is valued at R250 000 and you purchased cover for R150 000, if you have a valid claim and the total loss is R150 000, we will only pay up to the maximum sum insured. Which means you may be under insured, however you at least have some cover to assist in your time of need.

The following questions must be completed irrespective if you want to insure only the building or contents or both:

BUILDING COVER:	Yes	No	* Please be aware that you may be under insured, and averages do not apply.
Option:	R		
Premium:	R		
Liability cover: R100 000	Free		
Basic Excess: 1% of each and every claim with a minimum of R50			

Owner of property? If no, no cover.	Yes	No
Wall Construction: Brick or Cement? If no, no cover.	Yes	No
Roof construction: Tiled, corrugated or asbestos? If no, no cover.	Yes	No
Geysers	1	2
PLEASE NOTE: Maximum of 2 geysers allowed @ R25 per geyser	Total geyser premium:	R

CONTENTS COVER:	Yes	No
Option:	R	
Premium:	R	
Liability cover: R100 000	Free	
Basic Excess: 1% of each and every claim with a minimum of R50		

Wall Construction: Brick or Cement? If no, no cover.	Yes	No
Roof construction: Tiled, corrugated or asbestos? If no, no cover.	Yes	No

LEGAL COVER:	Yes	No
Option:	R	
Premium:	R	

PERSONAL ACCIDENT COVER:	Yes	No
Sum Insured:	R	
Premium:	R	

PLEASE NOTE:

Your monthly premium is payable in advance within 15 days from the due date of the policy. The due date is always the 1st of the month. You have a grace period of 15 days to pay your premium. This grace period is only valid from the second month.

If you put a stop payment on your premium your policy will automatically be cancelled from the date that the premium was due to be paid.

Should your policy commence before the 15th of the month, irrespective of the debit order date chosen then we will collect the first pro-rata premium plus the initial fee on the 15th of the same month in which the policy commenced.

Should your policy commence after the 15th of the month then we will collect the pro-rata premium and the initial fee plus the next month's premium on the debit order date as chosen in the following month.

If your monthly premium is not received by us within 15 days of the due date, cover in terms your policy of insurance will be interrupted for the period for which you did not pay your premium. Please refer to premium payments in your policy wording in this regard.

It is your responsibility to make sure that your premium is paid on the due date. If the premium returns as unpaid you have 15 days from the due date in which to pay your premium directly into our bank account.

Failure to comply with the above will lead to invalidation of cover.

The following is very important:

Any grace period is only valid from the second month of the policy.

Any outstanding premium due to changes on your policy that have occurred before the 15th of the month will be collected from your account on the 15th of the month.

Any outstanding premium due to changes on your policy that have occurred after the 15th of the month, will be collected from your account on the elected debit order date in the following month.

We may elect to invalidate any claim where no premium was collected prior to the incident date.

Where there are 2 consecutive non payments of premium we will automatically cancel your policy. You are responsible to make sure that your premium is paid by the due date.

SIGNATURE OF PROPOSER

DATE

SIGNATURE OF REPRESENTATIVE

DATE

SANTAM RATING TABLE:

Options	Building cover	Premium
Option 1	R 40,000	R 21
Option 2	R 60,000	R 28
Option 3	R 80,000	R 34
Option 4	R 100,000	R 40
Option 5	R 125,000	R 47
Option 6	R 150,000	R 63

Options	Content cover	Premium
Option 1	R 15,000	R 29
Option 2	R 20,000	R 38
Option 3	R 25,000	R 47
Option 4	R 30,000	R 55
Option 5	R 40,000	R 73
Option 6	R 60,000	R 107
Option 7	R 80,000	R 141
Option 8	R 100,000	R 175
Option 9	R 125,000	R 216
Option 10	R 150,000	R 257

Options	Geyser cover	Premium
1	Geyser	R 25
2	Geysers	R 50

Options	Personal Accident Cover	Premium
Option 1	R 5 000	R 2.00
Option 2	R 6 000	R 2.40
Option 3	R 7 000	R 2.80
Option 4	R 8 000	R 3.20
Option 5	R 9 000	R 3.60
Option 6	R 10 000	R 4.00
Option 7	R 11 000	R 4.40
Option 8	R 12 000	R 5.20
Option 9	R 13 000	R 5.20
Option 10	R 14 000	R 5.60
Option 11	R 15 000	R 6.00

Options	Legal cover	Premium
Option 1	R 35 000	R 35
Option 2	R 60,000	R 55
Option 3	R 100 000	R 85