



# Example Policy schedule

26 Jul 2018

Congratulations 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 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

<b>Name</b>	Happy Client	<b>Policy start date</b>	2018-06-08	} Your info goes here
<b>ID no.</b>	9111269011082	<b>Physical address</b>	Cnr Corobay & Garsfontein Rd	
<b>Phone no.</b>	0727120039		Menlyn	
<b>Email</b>	francois.carstens@kingprice.co.za		Gauteng	
<b>Policy no.</b>	KPT289579		0181	

## Summary of your insurance cover

Insured items	Insured value	Premium
Car/s	Refer to detail	R 3,645.66
Motorbike/s	Refer to detail	R 3,020.34
Trailer/s	R 35,000.00	R 47.29
Caravan/s	R 150,000.00	R 202.69
Home contents	R 250,000.00	R 137.22
Buildings	R 1,350,000.00	R 303.53
Portable possessions	R 102,800.00	R 685.67
Cybersure	R 4,000.00	R 19.00
The king's emergency assistance — Great benefit from us to you!	Included	Included
Broker advice fee		R 50.00
Sasria		R 20.31
Multiple car discount		R -430.39

*Your premium will be different based on your info*

## Total monthly premium due

**R 7,701.32**

**Please note:**

- The premium amount is 15% VAT inclusive.
- Premiums are payable in advance and your cover will only begin 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.
- 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 R 612.51 payable to your broker.

*Super cheap premium that decreases monthly!*

Remember, no payment = no cover. — Don't forget!



# Car insurance

<b>Make &amp; model</b>	FORD FIGO 1.5 TITANIUM (5DR)	<b>Regular driver</b>	Mr Happy Client
<b>Year</b>	2016	<b>ID no. of regular driver</b>	9111269011082
<b>Registration no.</b>	123REGGP	<b>Marital status</b>	Married
<b>Cover start date</b>	2018-06-08	<b>Claim free years</b>	Never had a claim
<b>Cover</b>	Comprehensive	<b>Licence obtained</b>	2013
<b>VIN no.</b>	VIN12345	<b>Registered in SA</b>	Yes
<b>Insured value Use</b>	Retail Private		

*Retail or trade your choice our pleasure!*

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	Retail	R 1,194.68

*Decreases monthly*

Optional cover		
Radio		Excluded
Car hire	Class B - Manual, Radio CD, Aircon, Power Steering, ABS, Airbags	R 119.00
Specified accessories		Excluded
The king's cab		R 19.67
Shortfall cover		R 47.96
Scratch and dent		R 69.00
Hail cover		R 49.68

*We highly recommend you include this*

*Ask us about this awesome service*

*You can choose to include it or not*

*Yip only R69!*

### The king's benefits

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

## Monthly premium

**R 1,499.99**

*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	In basement with electronic access Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Night-time parking	Complex with access control 123 Night Address Menlyn Gauteng 0081
Colour of your car	White
Licence type	Licence: Code B - Car 750kg < GVM < 3500kg
Licence endorsements	No
Regular driver	Mr Happy Client
Modifications to your car	No
Financed	Yes
Finance company	Investec
Regular driver's previous incidents (past 3 years)	0
For how long has the regular driver had uninterrupted comprehensive insurance	4 years
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

*Your info goes here*

## Car inspection

Please note that it's a condition of cover to take the car for inspection at your nearest Autoboy's 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 Autoboy's branch on our website.

*~ Please do this before your cover starts with us*

## Car security device

No tracking device required.



*You need it, we have it*

## **Shortfall cover**

### **Shortfall cover... What's covered**

You're covered for credit shortfall where:

- You have chosen the king's comprehensive car insurance for your car, it is noted accordingly on your policy schedule and you are paying the extra premium for it.
- The car that you have insured with us has been stolen or hi-jacked and could not be recovered.
- The car that you have insured with us has been in an accident, or any other incident and it is too costly to repair it.

### **Shortfall cover... What's not covered**

- Any amount over and above the financed amount or original purchase price of the car, and any extra trimmings and accessories that have been fitted to your car.
- Non-standard sound equipment or car accessories which have not been specified on your policy schedule, and that haven't formed part of the original finance agreement.
- Any payment arrears, or interest on arrears, any other extra finance charges, or early settlement charges.
- Any amounts refundable to you.
- Any shortfall due to re-advances or re-financing.
- Any excess payable and amounts which may be rightfully deducted from your claim, in terms of the comprehensive car insurance section.
- Any amount under this section where the claim for loss of, or damage to your car is rejected by King Price, or your policy has been cancelled.



# Car insurance

<b>Make &amp; model</b>	VOLKSWAGEN POLO GP 1.2 TSI COMFORTLINE (66KW)	<b>Regular driver</b>	Mrs Happy Client
<b>Year</b>	2017	<b>ID no. of regular driver</b>	9111264008083
<b>Registration no.</b>	REG678GP	<b>Marital status</b>	Married
<b>Cover start date</b>	2018-06-08	<b>Claim free years</b>	Within the last 12 months
<b>Cover</b>	Comprehensive	<b>Licence obtained</b>	2009
<b>VIN no.</b>	VIN888	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Retail		
<b>Use</b>	Private		

*— Retail or trade your choice our pleasure!*

## Your premium breakdown

<b>Cover</b>	<b>Insured value</b>	<b>Premium</b>
Comprehensive cover	Retail	R 1,958.36

*Decreases monthly*

### Optional cover

Radio	<i>We highly recommend</i>	Excluded
Car hire	<i>— you include this</i>	Excluded
Specified accessories	Panoramic roof, park distance control	R 129.17
The king's cab	<i>— Ask us about this awesome service</i>	Excluded
Shortfall cover		Excluded
Scratch and dent		Excluded
Hail cover	<i>— You can choose to include it or not</i>	R58.14

### The king's benefits

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

*—*

## Monthly premium

**R 2,145.67**

*Wow! And it gets cheaper every month.*





# Motorbike insurance

**Make & model** ADLY 100 YOUTH  
**Year** 2014  
**Registration no.** REGBIKE2  
**Cover start date** 2018-06-28  
**Cover** Comprehensive  
**VIN no.** CHASSIS1  
**Insured value** Agreed  
**Use** Private

**Regular driver** Mr Happy Client  
**ID no. of regular driver** 0001016246181  
**Marital status** Single  
**Claim free years** Never had a claim  
**Licence obtained** 2017

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 30,000.00	R 259.37
Hail cover		Included
<b>Optional cover</b>		
Car hire	Class K - SUV Manual, Radio, CD, Aircon, Power Steering, ABS	R 159.00
Specified accessories	Exhaust, Exhaust	Included
The king's cab		Excluded
Shortfall cover		R 7.86

*We highly recommend you include this*

*Ask us about this awesome service*

### The king's benefits

Roadside assist		Included
Accident assist		Included
Medical assist		Included
Theft of keys	R 7,000.00	Included
Medical expenses	R 5,000.00	Included
Liability to other parties	R 1,000,000.00	Included

*Included for free with comprehensive car insurance*

**Monthly premium**

**R 426.23**

## Special conditions and disclosures

You have given us the following information regarding the above-mentioned motorbike, 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	Complex without access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Night-time parking	Complex with access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Will this motorbike be used on public roads	Yes
Will this motorbike be used for track school events	No
Imported	No
Colour of your motorbike	Orange
Licence type	Learners: Code A1 - Motorcycle max 125cc
Licence endorsements	No
Named rider	Mr Happy Client
Modifications to your motorbike	No
Financed	Yes
Finance company	Ithala Bank
Named rider's previous incidents (past 3 years)	0
For how long has the named rider had uninterrupted comprehensive insurance	Never had insurance
When last did the named rider submit an accident claim	Never had a claim
When last did the named rider submit a theft claim	Never had a claim

*Your info goes here*

## Motorbike inspection

Please note that it's a condition of cover to take the motorbike for inspection at your nearest Autoboy's branch. You'll only enjoy third party cover until the motorbike has been inspected. Any damage to the motorbike that existed prior to the policy start date, will automatically be excluded. Brand new motorbikes don't need to be inspected. You can locate your nearest Autoboy's branch on our website.



# Motorbike insurance

**Make & model** APRILIA TUONO 1000 R  
**Year** 2015  
**Registration no.** REGBIKE  
**Cover start date** 2018-06-28  
**Cover** Comprehensive  
**VIN no.** VINBIKE  
**Insured value** Agreed  
**Use** Business

**Regular driver** Mr Happy Client  
**ID no. of regular driver** 9111269011082  
**Marital status** Married  
**Claim free years** Within the last 12 months  
**Licence obtained** 2017

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 136,761.00	R 1,880.01
Hail cover		Included

### Optional cover *We highly recommend*

<b>Car hire</b> <i>— you include this</i>		Excluded
Specified accessories	Crash bobbins	Included
<b>The king's cab</b> <i>— Ask us about this awesome service</i>		Excluded
Shortfall cover		Excluded

### The king's benefits

Roadside assist		Included
Accident assist		Included
Medical assist		Included
Theft of keys	R 7,000.00	Included
Medical expenses	R 5,000.00	Included
Liability to other parties	R 1,000,000.00	Included

*Included for free with comprehensive car insurance*

**Monthly premium**

**R 1,880.01**

## Special conditions and disclosures

You have given us the following information regarding the above-mentioned motorbike, 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.

Daytime parking	Complex without access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Night-time parking	Complex without access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Will this motorbike be used on public roads	No
Will this motorbike be used for track school events	Yes
Imported	No
Colour of your motorbike	Green
Licence type	No licence
Licence endorsements	No
Named rider	Mr Happy Client
Modifications to your motorbike	No
Financed	No
Finance company	No
Named rider's previous incidents (past 3 years)	1
For how long has the named rider had uninterrupted comprehensive insurance	3 years
When last did the named rider submit an accident claim	Within the last 12 months
When last did the named rider submit a theft claim	Never had a claim

*Your info goes here*

## Motorbike inspection

Please note that it's a condition of cover to take the motorbike for inspection at your nearest Autoboy's branch. You'll only enjoy third party cover until the motorbike has been inspected. Any damage to the motorbike that existed prior to the policy start date, will automatically be excluded. Brand new motorbikes don't need to be inspected. You can locate your nearest Autoboy's branch on our website.



# Motorbike insurance

**Make & model** BIG BOY SUPERLIGHT 200  
**Year** 2016  
**Registration no.** REGBIGBOY  
**Cover start date** 2018-06-28  
**Cover** Third party  
**VIN no.** VINBIGBOY  
**Insured value** Agreed  
**Use** Private

**Regular driver** Mr Happy Client  
**ID no. of regular driver** 0001016246181  
**Marital status** Single  
**Claim free years** Never had a claim  
**Licence obtained** 2017

## Your premium breakdown

Cover	Insured value	Premium
Third party cover	R 601,000.00	R 714.10
Hail cover		Excluded

### Optional cover *We highly recommend*

<b>Car hire</b> <i>— you include this</i>		Excluded
Specified accessories		Included
<b>The king's cab</b> <i>— Ask us about this awesome service</i>		Excluded
Shortfall cover		Excluded

### The king's benefits

Roadside assist	} <i>Included for free with comprehensive car insurance</i>	Excluded
Accident assist		Excluded
Medical assist		Excluded
Theft of keys		Excluded
Medical expenses		Excluded
Liability to other parties	R 1,000,000.00	Excluded

**Monthly premium**

**R 714.10**

## Special conditions and disclosures

You have given us the following information regarding the above-mentioned motorbike, 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.

Daytime parking	Complex without access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Night-time parking	Complex without access control Cnr Corobay & Garsfontein Rd Menlyn Gauteng 0081
Will this motorbike be used on public roads	Yes
Will this motorbike be used for track school events	No
Imported	No
Colour of your motorbike	Charcoal/Grey
Licence type	Learners: Code A1 - Motorcycle max 125cc
Licence endorsements	No
Named rider	Mr Happy Client
Modifications to your motorbike	No
Financed	No
Finance company	No
Named rider's previous incidents (past 3 years)	0
For how long has the named rider had uninterrupted comprehensive insurance	Never had insurance
When last did the named rider submit an accident claim	Never had a claim
When last did the named rider submit a theft claim	Never had a claim

*Your info goes here*

## Motorbike inspection

Please note that it's a condition of cover to take the motorbike for inspection at your nearest Autoboy's branch. You'll only enjoy third party cover until the motorbike has been inspected. Any damage to the motorbike that existed prior to the policy start date, will automatically be excluded. Brand new motorbikes don't need to be inspected. You can locate your nearest Autoboy's branch on our website.



# Trailer insurance

## Your premium breakdown

**Cover start date** 2018-06-08

Cover	Insured value	Premium
2011 VENTER Elite 5	R 35,000.00	R 47.29
Contents — <i>You can choose to include it or not</i>	R 0.00	Excluded
Liability to other parties	R 1,000,000.00	Included

**Monthly premium**

**R 47.29**

## The king's endorsements

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



# Caravan insurance

## Your premium breakdown

**Cover start date** 2018-06-08

Cover	Insured value	Premium
2012 GYPSY Regal	R 150,000.00	R 202.69
Contents <i>- You can choose to include it or not</i>	R 10,000.00	Included
Liability to other parties	R 1,000,000.00	Included

**Monthly premium**

**R 202.69**

## The king's endorsements

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



# Home contents insurance

**Cover start date** 2018-06-08  
**Risk address** 123 Night address  
 Home Avenue  
 Menlyn  
 Gauteng  
 0181

} Your info goes here

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 250,000.00	R 137.22
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

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 golf/full house in bowling	R 3,000.00	Included
Your domestic employee's belongings	R 4,500.00	Included
Garden and leisure equipment	R 2,000.00	Included
Veterinary expenses	R 1,500.00	Included
Rent to live elsewhere	10% of insured value	Included

**Monthly premium** **R 137.22**

## 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	Complex (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	Burglar bars on all opening and non-opening windows	
Alarm required	No	
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	
How many days will your house be unoccupied in one year	15 days	
Age of the building	6-10 years	
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

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.

Super important!



# Buildings insurance

**Cover start date** 2018-06-08  
**Risk address** 123 Night Address  
Menlyn  
Gauteng  
0181

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 1,350,000.00	R 303.53
The king's home assist <i>— Free with buildings insurance</i>		Included
Geysers/s and resulting damage		Included
Liability to other parties	R 3,000,00.00	Included

### Optional cover

Subsidence cover *— You can choose to include it or not* Included

**Monthly premium**

**R 303.53**

## 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	Complex (24h security patrol)	} Your info goes here
Building type	House	
Construction of the building	Brick/concrete	
Roof type	Tiles	
Thatch/lapa	Yes	
Distance of thatch/lapa from the main house	9 meters	
Thatch/lapa treated	Yes	
Lightning conductor	Yes	
Commune/boarding house	No	
Age of the building	6-10 years	
Swimming pool	Yes	
All geysers outside	No	
Building plan approved	Yes	
Bedrooms	3 bedrooms	
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	



# Portable possessions insurance

## Your premium breakdown

Cover	Serial/IMEI no.	No. of items	Start date	Insured value	Premium
<b>Cell phones</b>					
Samsung Galaxy S8+		1	2018-06-08	R 17,300.00	R 434.03
<b>Jewellery</b>					
Rolex wedding ring		1	2018-06-08	R 22,000.00	R 119.82
<b>R1 Apple Watch</b>					
R1 Apple Watch		1	2018-06-08	R 20,000.00	R 1.00
<b>R1 bicycle</b>					
Scott Spark 950		1	2018-06-08	R 25,000.00	R 1.00
<b>R1 motorbike riding gear</b>					
Shark Spartan carbon helmet		1	2018-06-28	R 8,500.00	R 1.00
<b>Unspecified (max R2,000 per single item)</b>					
Unspecified clothing and personal		1	2018-06-08	R 10,000.00	R 128.82

*All for only R1 p/m...  
And golf clubs too!*

**Monthly premium**

**R 685.67**

## 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.

### Please note

For unspecified portable possession cover, you're covered up to a maximum of R 2,000 per item.

*Super important!*



# Excess summary

## Basic excess

*Choose a basic excess that best suits you & your pocket!*

2016 FORD FIGO FIGO 1.5 TITANIUM (5DR)	R 4,500.00
2017 VOLKSWAGEN POLO PLAYA / POLO POLO GP 1.2 TSI COMFORTLINE (66KW)	R 4,500.00
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
Scratch and dent	R 250.00
Caravans	R 2,500.00
Trailers	R 2,500.00
Specified portable possessions (5% of claim value, minimum R 500.00)	R 500.00 or 5%
Unspecified portable possessions	R 500.00
Buildings (5% of claim, minimum R 1,500.00, maximum R 4,500.00)	R 1,500.00 or 5%
Home contents (5% of claim, minimum R 1,500.00, maximum R 4,500.00)	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 South Africa 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



## Excess summary: Motorbike

### Basic excess

Basic excess	10% of claim, minimum of	R 2,750.00
Theft of keys		R 500.000

### Additional excess

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

With regards to a motorbike claim when the incident occurs in the first 3 months of cover	R 3,500.00
If the named rider has a learner's licence	R 5,000.00
If there's more than 1 claim for the same type of incident within any 12-month period	R 2,000.00
If there's no other party involved, or if the third party can't be traced	R 2,000.00
For an approved track school incident	R 5,000.00

**Please note:**

Your combined excess will never exceed 40% of the agreed value

*Thank goodness!*



# Important info

## Important information

Have you or anyone under this policy:

Have you ever been advised to get alternative insurance	No
Have you ever been found guilty of any criminal offence	No
Have you ever been cancelled by an insurer	No
Have you ever had any special terms and/or conditions imposed by any insurer on your policy	No
Have you ever been refused renewal of insurance	No

} It's vital that you're 100% honest here



## Our contact details

### 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 assistance line

0860 00 55 00

Email us

brokercc@kingprice.co.za

Visit us online

kingprice.co.za

### Broker's details

Broker

Naham Test

Registration no.

15test

VAT no.

FSP no.

1234

Email

naham.lutchman@kingprice.co.za

Phone no.

+27 785 684 459

*Service at your  
beck & call*



## 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 no. 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, Menlyn Corporate Park  
175 Corobay Avenue  
Waterkloof Glen XI  
Pretoria, South Africa  
0181

PO Box 284  
Menlyn  
Pretoria  
South Africa  
0063

Phone no. +27 12 001 0800  
Our public officer pr@kingprice.co.za



### Claim info

To lodge a claim, simply call 0860 00 55 00, 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 Suite 11, 2 Hood Avenue, Rosebank, Johannesburg, 2196.

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 no. +27 12 348 3447  
Email info@faisombud.co.za