

garagesure

Consultants & Acceptances (Pty) Ltd

Short term insurance application form

Broker details

Broker name	Policy number: Jhb
Claim number: Jhb	Certificate number

Service station details

Legal entity		
Service station	Oil Company	
Risk address		
Postal and code		
Work tel	Cell	Fax
Email		
Business description		
Does the Garage operate 24 hours? Yes No		
Details of previous Insurers and claims experience for the past 3 years		
Previous insurers		
Policy number		

GARAGESURE CONSULTANTS AND ACCEPTANCES (PTY) LTD An authorised financial services provider **FSP 4467**

Phone + 27 11 791 6602 **Fax** + 27 11 791 6361 **Email** yolande@garagesure.co.za **Web** www.garagesure.co.za **Address** Unit 16, First Floor, Block D, Lifestyle, Riverfront Office Park, 16 Bosbok Road, Randpark Ridge, 2156 **Postal** P O Box 3375, Randburg, 2125 **VAT** 4620193963 **Registration** 2000/018704/07

Directors V Hayter; I Chindotana (CA) SA; F Lotz (Managing) **Underwritten by** Compass Insurance Company Limited (FSP 12148)

Claims incidents
Premium frequency: Monthly Annually

Debit order instructions

Payer's account name	Name of bank	
Branch	Branch code	
Account number	Account type	
I hereby authorize the premiums for the above to be collected via debit order to be drawn against the above Company. The amount is to be debited against the first day of the month commencing on:		
Day	Month	Year
Account holder's signature		Date

Fire and allied perils

	Cover required		Cover required
Plant, machinery and equipment, fixtures and fittings	R	Petrol pumps	R
Buildings	R	Stock in storeroom	R
Stock and materials in trade	R	Other (please specify)	R
Fuel in underground tanks	R	Miscellaneous	R
Forecourt computer system	R	Claims preparation costs	R
Car wash/Building and contents	R	Stock debris removal	R
Vehicles	R		
Total sum insured in total R			
Do you require SASRIA cover? Yes No			

Buildings Combined

	Cover required	
Buildings	R	
Total sum insured in total		
Do you require SASRIA cover? Yes No		
Extensions - please tick relevant ones if required:		
Escalator Clause	Subsidence & Landslip R50,000	Rent (25% of insured amount)
Liability R1,000,000	Prevention of Access (25% of insured amount)	

Business interruption

	Cover required		Cover required
Indemnity period	months	Additional claims preparation costs	months
Annual gross profit (difference basis)	R	Additional increase in cost of working	R
Uninsured costs (details required)	R	Miscellaneous	R
Gross rentals	R	Other (please specify)	R
Total R			
Extensions - please tick relevant ones if required:			
Prevention of access – Insured perils		Public telecommunications – Insured perils	
Prevention of access – Extended cover		Public telecommunications – Extended cover	
Public utilities – Insured perils		Accidental damage	
Public utilities – Extended cover		Customers extension	
Suppliers / Sub contractors		Other (please specify)	
Do you require SASRIA cover? Yes No			
NOTE: SASRIA cover is limited to Standing charges only, therefore a separate sum insured is required. R			

Accounts Receivable

	Cover required
Outstanding Balances	R

Office contents (computer equipment not included)

	Cover required		Cover required
Entire contents	R	Theft Extension – Restricted to 25% of sum insured or the limit stated	R
Loss of documents	R	Theft by forcible and violent entry	R
Legal liability	R	Other (please specify)	R
Increase in cost of working	R		
Total R			

Do you require SASRIA cover? Yes No

Theft

	Cover required		Cover required
Basis of cover – First loss	R	Malicious damage (Buildings increased limit)	R
Contents	R	Workshop	R
Vehicles	R		
Total R			

1. Premises with theft cover of R5 000 and above to be adequately protected;
2. Adequate protection: A burglar alarm is to be installed and:
 - 2.1. the burglar alarm installed at the premises to be made fully operative whenever the premises are not open for business;
 - 2.2. such alarm is to be maintained in proper working order.
3. Premises to be alarmed linked to an armed response covering the entire premises;
4. Alarm Company and Armed Response;
5. Panic buttons to be easily accessible at all times;
6. Cigarettes and cell phone cards limited to R3,000 following theft or armed robbery at the counter area.

Money

	Cover required		Cover required
Cash till limits (combined)	R3 000	Seasonal increase including Public Holidays	R
Major limit	R	Petrol price increases	R
Weekend limit including Monday mornings	R		
Total R			

Do you require SASRIA cover?	Yes	No			
→	Premises to have a drop safe on premises with the appropriate Category as per SABS standards				
→	For limit over R20,000 – Safe keys shall be held exclusively by the professional carriers contracted by the garage to carry cash to the bank.				
→	P.A Assault Extension required – Limit – R10,000 per person				
Drop safe on premises?	Yes	No	Banking done daily?	Yes	No
Safe category SABS?	Yes	No	Banking done by security company?	Yes	No
Safe key held by Management/Owner?	Yes	No			
→	Counting of cash to be done in a locked, secure environment, uninterrupted at all times.				
→	For internal controls it is imperative that your Cashiers drop monies periodically into the drop safe and such drops to be supervised by either a senior person or a colleague. It is your responsibility as owner/manager to ensure that there are proper controls in place. All monies to be kept in safe at all times unless if being counted.				

Glass

	Cover required	
Full value of entire internal and external glass	R	
Bullet proof glass (if any)	R	
Total	R	
Special reinstatement?	Yes	No
Do you require SASRIA cover?	Yes	No

Fidelity guarantee

	Cover required
Limit Required	R
Number of Employees	
→	Cover in excess of R50,000 – a separate Fidelity Guarantee questionnaire to be completed
Does the company have auditors who check their books and systems and if so, how many times a year is this done?	
Are there enough controls in place to ensure a business's continuity in future?	

Goods in transit

		Cover required	
Limit required		R	
BASIS: Annual specified basis? Yes No		BASIS: Annual carry basis? Yes No	
If on annual specified basis		If on annual carry basis	
Number of vehicles		Annual carry (Rand value) R	
Loads per month			
Please select cover required:			
<input type="checkbox"/> All Risks <input type="checkbox"/> Fire, Collision and Overturning <input type="checkbox"/> Fire, Collision, Overturning and Theft following thereon			

Business all risks

Item Description	Cover required
(Items covered here include; cell phones, car radios, tools, CCTV cameras, Fire arms, speed point machines, car wash equipment etc)	
1.	R
2.	R
3.	R
4.	R
5.	R
Total sum insured	R

Accidental damage

		Cover required	
Sum insured		R	

Electronic equipment

Physical loss or damage to the equipment	Cover required
Full descriptions, makes, models and serial numbers of fixed equipment:	
1.	R
2.	R
3.	R
4.	R
5.	R
6.	R
7.	R
8.	R
Total sum insured	R

Reinstatement of Data	Cover required
Sum insured	R

Increase in cost of working	Cover required
Sum insured	R
Time excess i.r.o Increase in cost of working	24 Hours

Employers liability

In respect of any accident and/or illness out of and/or in course of business.	
	Cover required
Limit of Indemnity - Wage Roll	R
Total sum insured	R

Public liability

Basis of Policy – Claims made basis	Retro-active date of cover
	Cover required
Limits of indemnity	R
General and tenants liability	R
Defective workmanship	R
Products liability	R
Legal defense costs	R
Wrongful arrest	R
Commercial Umbrella Liability	R

Group Personal Accident

Number of persons covered	Retro-active date of cover
Names	Positions
1.	
2.	
3.	
4.	
5.	
	Cover required
Death	R
Permanent disablement	R
Temporary disablement	R
Medical expenses	R
How many times annual earnings (max 2)	
24 Hour including burns and disfigurements Yes No	
Category	
1. Directors	
2. Others	
3. Petrol attendants / other	

Death in Service	
Number of employees	
	Cover required
Capital Sum	R
Total sum insured	R

Motor

All vehicles in excess of R150 000 to have tracking devices, and all vehicles are to have adequate security protection in the form of gear locks, alarms and immobilisers.

Make	Model	Cover:			Cover required
		F = Comprehensive	B = Third Party, Fire & Theft	T = Third Party Only	
1.		F	B	T	R
2.		F	B	T	R
3.		F	B	T	R
4.		F	B	T	R
5.		F	B	T	R
6.		F	B	T	R
7.		F	B	T	R

Are any of the above vehicles on Hire Purchase Finance Yes No

Extensions

	Cover required
Contingent liability extension (specify limit required)	R
Passenger liability extension (specify limit required)	R
Unauthorized passenger liability extension (specify limit required)	R

Parking facilities and movement of third party vehicles extension Windscreen extension
Waiver of subrogation rights Principals Cross liabilities Loss of keys
Fire extinguishing charges extension Wreckage removal extension Credit shortfall extension

Do you require SASRIA cover? Yes No

Accounts receivable - Duplicate records to be kept in place at all times

	Cover required
Outstanding debit balances	R

Motor traders internal

Duplicate records to be kept in place at all times.	Cover required
Own damage limit	R
Third party limit	R
Annual wages (excluding directors/partners)	R
→ Accounts receivable - Duplicate records to be kept in place at all times	
Is work away from premises required?	Yes No
Use of car hoists?	Yes No If yes, number of car hoists in use

Motor traders external

	Cover required
Own damage limit	R
Third party limit	R
Basis of insurance	
Wages basis?	Yes No
If yes on wages basis:, annual wages (excluding directors/partners) R	
Named drivers basis?	Yes No If yes on named drivers basis, number of drivers
Names	ID numbers
1.	
2.	
3.	
4.	
5.	
Extensions	
Social, domestic and pleasure	Loss of use of customers vehicles
Unaccompanied driving of motorcycles	Windscreen
Sub contractors	Vehicles lent to customers
Exclude own vehicles	Deletion of passenger liability
	Unauthorised use by employees
	Transit delivery and conveying
	Special types
	Exclude demonstration

Cover and premium summary

Section	Yes/No		Sum Insured	Monthly Premiums
Fire and allied perils	Yes	No	R	R
Office contents	Yes	No	R	R
Theft	Yes	No	R	R
Business interruption	Yes	No	R	R
Money	Yes	No	R	R
Glass	Yes	No	R	R
Fidelity guarantee	Yes	No	R	R
Goods in transit	Yes	No	R	R
Business all risks	Yes	No	R	R
Accidental damage	Yes	No	R	R
Public liability	Yes	No	R	R
Personal accident	Yes	No	R	R
Motor	Yes	No	R	R
Motor traders internal	Yes	No	R	R
Motor traders external	Yes	No	R	R
Electronic equipment	Yes	No	R	R
Accounts receivable	Yes	No	R	R
Other	Yes	No	R	R
SASRIA: Material damage	Yes	No	R	R
SASRIA: Business interruption	Yes	No	R	R
SASRIA: Goods in transit	Yes	No	R	R
SASRIA: Money	Yes	No	R	R
SASRIA: Motor	Yes	No	R	R
Policy fee charge – R40	Yes	No	R	R

Section	Yes/No		Sum Insured	Monthly Premiums
Admin fee 10% if monthly	Yes	No	R	R
Total premium	Yes	No	R	R

Declaration

I/we warrant that the answers given are true, and do not know of any material facts, even though specific questions about them have not been asked, that should be communicated to Garagesure Consultants and Acceptances (Pty) Ltd (THE INSURER).

Signed at _____ on the _____ day of _____ 20

Signature _____ Capacity _____