



Example **Policy schedule**

18 Mar 2019

Congratulations Happy

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. — *Remember always!*

King Price hereby proudly insures

Name Happy Client
ID no. 8002016362186
Phone no. 0830000000
Email happy@gmail.com
Policy no. KPT351350

This is you

Policy start date 2018-12-07
Physical address 123 Home Address
Home Boulevard
Equestria Ext 100
(Equestria Ext 100)
Gauteng
0184

Cover starts from this date

Summary of your insurance cover

Insured items	Insured value	Premium
Car/s	Refer to detail	R 2,570.47
Car warranty — <i>New</i>	Refer to detail	R 250.00
Motorbike/s — <i>New</i>	Refer to detail	R 902.42
Trailer/s	R 35,000.00	R 47.29
Caravan/s	R 75,000.00	R 101.34
Watercraft/s — <i>New</i>	R 52,000.00	R 423.78
Home contents	R 260,000.00	R 168.95
Buildings	R 1,138,000.00	R 147.06
Portable possessions	R 76,400.00	R 304.25
The king's emergency assistance	Included	Included
Broker's advice fee	<i>Only if you use a broker</i>	R 80.00
Sasria		R 20.51
Multiple car discount — <i>More you insure the more you save!</i>		R -181.00

Decreases monthly!

R 4,835.07

Total monthly premium due

Please note:

- The premium amount is 15% VAT inclusive.
- NB!** * 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).

The amount debited each month

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



Car insurance

Make & model	FORD FIGO 1.5 TITANIUM (5DR)	Regular driver	Happy Client
Year	2016	ID no. of regular driver	8002016362186
Registration no.	REGCAR1	Marital status	Married
Cover start date	2018-12-07	Claim free years	Never had a claim
Cover	Comprehensive — <i>Your choice</i>	Licence obtained	2005
VIN no.	VINCARI	Registered in SA	Yes
Insured value	Retail or trade		
Use	Private or business		

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	Retail	R 756.46

Decreases monthly — (arrow pointing from Insured value to Premium)

Optional cover

Radio		Excluded
Car hire	Class C - Manual, Radio CD, Aircon, Power Steering, ABS, Airbags	R 89.00
Specified accessories		Excluded
The king's cab	A safe ride home for you & your car	R 19.50
Shortfall cover	Don't fall short	R 14.92
Scratch and dent	For dings & scratches	R 69.00
Hail cover	Optional	R 16.27

Highly recommended — (arrow pointing to Radio)

The king's benefits

Roadside assist	} On us, if you take comprehensive cover	Included
Accident assist		Included
Medical assist		Included
Liability to other parties	R 3,000,000.00	Included

Monthly premium

R 965.15

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. ~ Remember always!

Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn (Menlyn) Gauteng 0181
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 (Equestria Ext 100) Gauteng 0184
Imported	No
Colour of your car	White
Category	Code 2 - Used, second owner
Brand new car	No
Taken delivery	No
Average monthly distance	0 - 1,000
Licence type	Licence: Code B - Car 750kg < GVM < 350kg
Licence endorsements	No
Modifications to your car	No
Financed	Yes
Finance company	Ford Credit
Regular driver's previous incidents (past 3 years)	0
For how long has the regular driver had uninterrupted comprehensive insurance	11 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

** Important*

Please note that it's a condition of cover that your car is inspected at a King Price-approved service provider, unless it's brand-new. Until you've done this you'll only have third party cover. Any already-existing damage will be excluded. To find an inspection centre close to you click here.

Go and do this before your cover starts

Car security device

No tracking device required.



Car insurance

Make & model	VOLKSWAGEN POLO 1.0 TSI COMFORTLINE DSG	Regular driver	Happy Spouse Client
Year	2017	ID no. of regular driver	7805052483182
Registration no.	REGCAR2	Marital status	Married
Cover start date	2018-12-07	Claim free years	13 - 24 months (1 - 2 years)
Cover	Comprehensive - <i>Your choice</i>	Licence obtained	2003
VIN no.	VINCAR2	Registered in SA	Yes
Insured value	Retail or trade		
Use	Private or business		

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	Retail	R 1,530.14
Optional cover <i>Highly recommended</i>		
Radio		Excluded
Car hire		Excluded
Specified accessories	Xenon lights	R 53.13
The king's cab - <i>A safe ride home for you & your car</i>		Excluded
Shortfall cover - <i>Don't fall short</i>		Excluded
Scratch and dent		Excluded
Hail cover - <i>Optional</i>		R 22.05
The king's benefits		
Roadside assist	<i>On us, if you take comprehensive cover</i>	Included
Accident assist		Included
Medical assist		Included
Liability to other parties	R 3,000,000.00	Included
Monthly premium		R 1,605.32

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.

Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn (Menlyn) Gauteng 0181
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 (Equestria Ext 100) Gauteng 0184
Imported	No
Colour of your car	Silver
Category	Code 2 - Used, second owner
Brand new car	No
Taken delivery	No
Average monthly distance	1,001 - 2,000
Licence type	Licence: Code B - Car 750kg < GVM < 3500kg
Licence endorsements	No
Modifications to your car	No
Financed	No
Finance company	
Regular driver's previous incidents (past 3 years)	1
For how long has the regular driver had uninterrupted comprehensive insurance	Never had insurance
When last did the regular driver submit an accident claim	13 - 24 months (1 - 2 years)
When last did the regular driver submit a theft claim	61 - 72 months (5 - 6 years)

Car inspection

Please note that it's a condition of cover that your car is inspected at a King Price-approved service provider, unless it's brand-new. Until you've done this, you'll only have third party cover. Any already-existing damage will be excluded. To find an inspection centre close to you, [click here](#).

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.

** Important*



* Not the same
as a service or
maintenance plan

Car warranty

Make & model VOLKSWAGEN POLO 1.0 TSI COMFORTLINE DSG
Year 2017
Registration no. REGCAR2
VIN no. VINCAR2
Engine no. ENG123

Your premium breakdown

Cover	Insured value	Premium
Engine All internally-lubricated components in the block and head casings, excluding burnt valves and cylinder head gaskets	R 35,000.00	Included
Gearbox Manual: All internally-lubricated components, plus gear lever and linkage Automatic: All internal components, plus torque converter, gear lever and linkage	R 35,000.00	Included
Diff All internally-lubricated components, including diff lock	R 35,000.00	Included
Turbo assembly Factory-approved turbo chargers, excluding pipes, hoses and manifold unless the manifold is part of the turbo charger	R 12,000.00	Included
System Engine and transmission management control unit, sensors and solenoid	R 12,000.00	Included
Fuel system Mechanical and electrical fuel pumps, injectors, airflow meter, lambda probe, air mass sensor, fuel distributor and warm-up regulator	R 7,000.00	Included
Electronic ignition Solid-state control and triggered units as fitted by the manufacturer, excluding ignition switch and barrel	R 12,000.00	Included
Cooling system Radiator, water pump, welsh plugs and thermostat, excluding pipes, hoses and expansion tank	R 7,000.00	Included
Overheating Limited to engine failure as a result of overheating	R 17,500.00	Included
Electrical components Alternator, starter motor and windscreen wiper motors, and electric window motors, excluding relays, switches, door lock and electrical wiring	R 7,000.00	Included
Cambelt failure Cambelt and tensioner, if belt fails within 50,000km of replacement as per the manufacturer's service schedule	R 7,000.00	Included
Clutch		Excluded
Suspension		Excluded
Over- and under-fuelling		Excluded

Monthly premium

Well worth every cent

R 250.00

Special conditions and disclosures

You have given us the following information regarding the above-mentioned warranty cover, 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 accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Registered in SA	Yes
Full service history	Yes
Current mileage	25,000
Average monthly distance	1,001 - 2,000
Modifications to your car	No
Category	Code 2 - Used, second owner

The king's endorsements

- This is a warranty product that covers mechanical and electrical damage to your car, which is unforeseen and unexpected.
- * *Take note* • It's not a service plan and it doesn't cover the cost of servicing your car.
- It's also not a maintenance plan, so loss or damage that's a result of normal wear and tear isn't covered. For example, filters and shock absorbers aren't covered, as they're designed to wear as they do their jobs.



Motorbike insurance

Make & model YAMAHA Z 900 RS (ZR900C)
Year 2018
Registration no. REGBIKE1
Cover start date 2018-12-07
Cover Comprehensive *Your choice*
VIN no. VINBIKE1
Insured value Agreed *Tell us what it's*
Use Private *worth*

Regular driver Happy Client
ID no. of regular driver 8002016362186
Marital status Married
Claim free years Never had a claim
Licence obtained 2010
Registered in SA Yes

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 163,000.00	R 902.42
Hail cover		Included

Optional cover

Car hire		Excluded
Specified accessories	<i>Better to be safe than sorry</i>	Included
Shortfall cover		Excluded

The king's benefits

Roadside assist	<i>Already included in your premium if you're comprehensively insured</i>	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

Monthly premium

R 902.42

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. *Remember always!*

Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn (Menlyn) Gauteng 0181
Night-time parking	In yard with locked gates 123 Home Address Home Boulevard Equestria Ext 100 (Equestria Ext 100) Gauteng 0184
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	White
Licence type	Licence: Code A - Motorcycle
Category	Code 2 - Used, second owner
Brand new motorbike	No
Taken delivery	Yes
Average monthly distance	0 - 1,000
Licence endorsements	No
Modifications to your motorbike	No
Financed	Yes
Finance company	Motor Finance Corporation
Named rider's previous incidents (past 3 years)	0
For how long has the named rider had uninterrupted comprehensive insurance	4 years
When last did the named rider submit an accident claim	Never had a claim
When last did the named driver submit a theft claim	Never had a claim

Your info goes here

Motorbike inspection

** Important*

Please note that it's a condition of cover that your motorbike is inspected at a King Price-approved service provider, unless it's brand-new. Until you've done this, you'll only have third party cover. Any already-existing damage will be excluded. To find an inspection centre close to you, click here.

Go and do this before your cover starts



Trailer insurance

Your premium breakdown

Cover	Insured value	Premium
2007 VENTER Elite	R 35,000.00	R 47.29
Contents <i>— Optional extra cover</i>	R 0.00	Excluded
Liability to other parties	R 3,000,000.00	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	Insured value	Premium
2015 GYPSY Regal 5	R 75,000.00	R 101.34
Contents — <i>Optional extra cover</i>	R 15,000.00	Included
Liability to other parties	R 3,000,000.00	 Included

Monthly premium

R 101.34

The king's endorsements

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



Watercraft insurance

Make & model Jetski Seadoo 400
Year 2016
Cover start date 2019-03-20
Cover Comprehensive
Agreed value R 52,000.00 *Tell us what it's worth*
Use Recreational

Skipper Happy Client
ID no. of skipper 8002016362186
Marital status Married
Registered in SA Yes

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 52,000.00	R 423.78
Engine/s	R 0.00	Excluded

Optional cover

Specified accessories	} <i>Optional additional cover</i>	Fish finders	Included
Contents		R 15,000.00	Included

The king's benefits

Liability to other parties R 1,000,000.00 ☺ **Included**

Monthly premium

R 423.78

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. — *Remember always!*

Parked at	In yard with locked gates	} <i>Your info goes here</i>
Watercraft type	Jetski	
Inboard/outboard engine/s	Inboard	
No. of engines	1	
Engine serial no.	Wcserial123	
Make of engine	Yamaha	
Engine horsepower	400	
Hull length	5 meters	
Brand new watercraft	No	
SAMSA skippers licence	Yes	
Buoyancy certificate	Yes	
Certificate of fitness	Yes	
Existing damage	No	
No. of watercraft claims	0	
When last did you suffer a watercraft loss	Never had a claim	

The king's endorsements

- You're only covered for recreational use.
 - You're not covered for any use when income is generated.
- } *Take note!*



Home contents insurance

Cover start date 2018-12-07
Risk address 123 Night address
 Home Boulevard
 Equestria Ext 100 (Equestria Ext 100)
 Gauteng
 0184

} Your info goes here

Your premium breakdown

Cover	Insured value	Premium
Comprehensive	R 260,000.00	R 168.95
The king's home assist		Included
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

} Already included in your premium 😊

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

} It's our pleasure

Monthly premium R 168.95

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. ~ Remember always!

Area type	Closed suburb
Building type	Townhouse
Age of building	0-5 years
Construction of the building	Brick/concrete
Bedrooms	3 bedrooms
Building plans approved	Yes
Do you have neighbours on all sides of your home	Yes
Is your home near an open field or park	No
Does your home border a stream or river	No
Is your home within a 2km radius of an informal settlement	No
Commune/boarding house	No
Use	Private residence
Who will be living in the home	Owner
Is someone home during working hours	No
How many days will your home be unoccupied in 1 year	15 days
Roof type	Tiles
Thatch lapa	No
Alarm required	Yes
Does your home have an alarm that's in working order	Yes
Do you have an armed reaction unit	No
Burglar bars	Burglar bars on all opening windows
Security gates	Yes
Infrared beams	No
Electric fence	No
Does your complex/estate have electric fencing around the entire property	No
How long have you been living here	49 - 60 months (4 - 5 years)
For how long have you had uninterrupted home contents insurance	Never had insurance
Submitted any claims or suffered any losses in the last 5 years	No
When last did you claim for the loss of, or damage to, home contents	Never had a claim

Your info goes here

The king's endorsements

- NB!**
- Jewellery and watches must be locked in a safe when not being worn.
 - Valuation certificates should be supplied for all jewellery items.
 - Theft cover is conditional upon a SAIDSA alarm being properly installed, maintained and utilised for the purpose for which it was designed. The alarm must be radio linked to a 24-hour response unit, which must always be activated if the house is unoccupied.



Buildings insurance

Cover start date 2018-12-07
Risk address 123 Home Address
 Home Boulevard
 Equestria Ext 100
 Gauteng
 0184

Your info goes here

Your premium breakdown

Cover	Insured value	Premium
Comprehensive cover	R 1,138,000.00	R 147.06
The king's home assist		Included
Geysers/s and resulting damage		Included
Liability to other parties	R 3,000,00.00	Included
Tenant's liability	R 100,000.00	Included
Liability to domestic employees	R 100,000.00	

Already included in your premium

It's our pleasure

☺

Optional cover

Subsidence cover Excluded

Monthly premium

R 147.06

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. *~ Remember always!*

Area type	Closed suburb
Building type	Townhouse
Age of building	0-5 years
Construction of the building	Brick/concrete
Roof type	Tiles
Thatch lapa	No
Commune/boarded house	No
Building plans approved	Yes
Bedrooms	3
Use	Private residence
Who will be living in the home	Owner
How many days will your home be unoccupied in 1 year	15
Infrared beams	No
Electric fence	No
Is your home near an open field or park	No
Does your home border on a stream or river	No
Floor type	Tiles
Swimming pool/s	0
Borehole/s	0
Electric gate/s	0
Gas stove/s	0
Geyser/s (non-solar)	0
Solar geyser/s	0
Solar panel/s	0
Financed	Yes
Financed by	ABSA
For how long have you had uninterrupted building insurance	61 - 72 months (5 - 6 years)
Submitted any claims or suffered any losses in the last 5 years	No
When last did you claim for the loss of, or damage to, a building	Never had a claim

Your info goes here



Portable possessions insurance

Your premium breakdown

Cover	Serial/IMEI no.	Start date	Insured value	Premium
Cell phones				
Samsung Galaxy S8	XYZ	2018-12-07	R 15,600.00	R 191.14
Jewellery				
Other wedding ring	XYZ	2018-12-07	R 25,000.00	R 111.11
R1 bicycle				
Scott Spark 950	} R1 insurance per month for bike, golf clubs, Apple Watch & riding gear	2018-12-07	R 26,000.00	R 1.00
R1 motorbike riding gear			Wow!	
Other shark helmet		2018-03-20	R 9,800.00	R 1.00

Monthly premium **R 304.25**

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

** Important!*

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!*

Please note:

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



Summary of claims

Your claims breakdown

Risk	Incident		Date	Amount
Car	Accident	} <i>All you claim history goes here</i>	2017-09-26	R 45,800.00
Car	Theft		2013-05-21	R 180,000.00



Excess summary

Basic excess

Choose a basic excess that best suits you & your pocket

Basic: 2016 FORD FIGO FIGO 1.5 TITANIUM (5DR)	R 4,500.00
Basic: 2017 VOLKSWAGEN POLO PLAYA / POLO POLO 1.0 TSI COMFORTLINE DSG	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
Car warranty	R 500.00
Watercraft	R 1,500.00
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

Take note

Excess summary: Motorbike

Basic excess

Basic excess	<i>How cool!</i> 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 refused renewal of insurance	No
Have you ever been found guilty of any criminal offence	No
Have you ever been advised to get alternative insurance	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

*It's vital that
you're 120%
honest here*



Our contact details

King Price client care details

*We're always just
a call or email away*

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

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

*Save our deets
or download
our app*

Broker's details

Broker	Nadia Brokers
Registration no.	123456
VAT no.	213213
FSP no.	01233333
Email	naham.lutchman@nb.co.za
Phone no.	+27785684459

*Your personal
broker's info
goes here, if
you have 1*



Legal stuff

Sorry!

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 XII
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

} *Where to find us*

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

Thanks again for your business!