



GENERAL INFORMATION AND ADMINISTRATION DOCUMENTS ASSESSOR DOCUMENTATION

SANTAM COMMERCIAL: CL-SCP123

Santam is an authorised financial services provider (licence number 3416)





TREATING CUSTOMERS FAIRLY

Santam recognises the importance of ensuring fair treatment to customers throughout the customer relationship life cycle. We believe that the principles of Treating Customers Fairly (TCF) are already embedded in the Santam culture through our brand promise of “Insurance good and proper”. All business decisions are made in full regard of the fair treatment of customers, and we believe that all clients must realise value in their insurance purchase.

This training material is designed and developed in accordance with those TCF principles and is intended to provide the learner with sufficient knowledge and understanding in order for he/she to appropriately, effectively and fairly advise the customer.



FEEDBACK FROM ASSESSOR

Learner name:

Learner ID:

ADMINISTRATION DOCUMENTS

- Assessment contract Yes No
- Signed declaration Yes No
- NLRD Yes No
- CCFO Yes No
- Reflection Yes No
- Learner information Yes No
- Certified ID Yes No

FORMATIVE ASSESSMENT

120122	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/83	Act 1		/83	Act 1
%	Act 2		%	Act 2	%
	Act 3			Act 3	
C/NYC	Act 4		C/NYC	Act 4	C/NYC
	Act 5			Act 5	
	Act 6			Act 6	
	Act 7			Act 7	
	Act 8			Act 8	
	Act 9			Act 9	
	Act 10			Act 10	
	Act 11			Act 11	
	Act 12			Act 12	
	Act 13			Act 13	



120120	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/91	Act 1		/91	Act 1
	%	Act 2		%	Act 2
		Act 3			Act 3
	C/NYC	Act 4		C/NYC	Act 4
		Act 5			Act 5
		Act 6			Act 6
		Act 7			Act 7
		Act 8			Act 8
		Act 9			Act 9
		Act 10			Act 10
		Act 11			Act 11
		Act 12			Act 12
		Act 13			Act 13
		Act 14			Act 14
120135	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/69	Act 1		/69	Act 1
	%	Act 2		%	Act 2
		Act 3			Act 3
	C/NYC	Act 4		C/NYC	Act 4
120110	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
	/253	Act 1.1		/253	Act 1.1
	%	Act 1.2		%	Act 1.2
		Act 1.3			Act 1.3
	C/NYC	Act 1.4		C/NYC	Act 1.4
		Act 1.5			Act 1.5
		Act 1.6			Act 1.6
		Survey			Survey
		Quote			Quote
		Recomm			Recomm
		Act 3.1			Act 3.1
		Act 3.2			Act 3.2
		Act 3.3			Act 3.3
		Act 3.4			Act 3.4
	120115	FORMATIVE	REDO	FORMATIVE REM 1	REDO
/108		Act 1		/108	Act 1
%		Act 2		%	Act 2
		Act 3			Act 3
C/NYC		Act 4		C/NYC	Act 4
		Act 5			Act 5
		Act 6			Act 6
		Act 7			Act 7

SUMMATIVE ASSESSMENT

SUMMATIVE 1	
120122	/50
120120	/44
120135	/60
120110	/70
120115	/70
Total	/294
%	
	C/NYC

SUMMATIVE 2	
120122	/50
120120	/40
120135	/54
120110	/78
120115	/65
Total	/287
%	
	C / NYC

OVERALL RESULTS

C / NYC

ASSESSOR DETAIL

	FORM	REM 1	REM 2	SUMM	SUMM 2
Name					
Signature					
Number					
Date					
Comments					

MODERATOR DETAIL

Moderator name:

Moderator signature:

Moderator number:

Date of moderation:

Upheld / Overturned:

Comments:

ASSESSMENT AND LEARNER GUIDE EVIDENCE MATRIX

CL-SCP123

UNIT STANDARD DETAILS				AC	AC Descriptor	FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor								
US120122	Apply knowledge of Short Term Insurance to the All Risk section of a commercial policy	1	Explain All Risk cover in the context of commercial and industrial insurance	1	Different uses of the term all risk are explained with examples	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 10 pg 2	Formative 1: US120122 Activity 1	Q1, Q2	Q1
				2	Items covered in the All Risk section of a commercial and/ or industrial policy are identified with reference to common industry practice	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 10 pg 2	Formative 1: US120122 Activity 2	Q6, 9, 10	Q6, 9, 10
				3	Situations where a business entity may require all risk cover are explained with examples	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 10 pg 8, 9	Formative 1: US120122 Activity 3		
		2	Compare all risk to other Short Term cover	1	The difference between cover under a multi-peril policy and all risk cover is explained with reference to the scope of cover and the premium	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 10 pg 2	Formative 1: US120122 Activity 4	Q1	Q1

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	SO	SO Descriptor							AC	AC Descriptor
				2	The general policy relating to exclusions under All Risk cover is explained with examples	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 2 Module 10 pg 3, 4, 6	Activity 5 Activity 6	Q3	Q3
		3	Explain the insurance of electronic equipment	1	Items that are covered under the electronic section of a short term policy are identified for a business entity	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 3 Module 12 pg 2	Formative 1: US120122 Activity 7	Q9 Q5 Q7 Q8	Q4 Q7
				2	The insurance of hand held or mobile electronic equipment is explained with reference to risk and premium	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 2 Module 10 pg 9	Activity 7	Q5	
				3	The insurance of computers is explained with reference to risk and premium in an office environment	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 3 Module 12 pg 3	Formative 1: US120122 Activity 9	Q14	Q2
				4	Additional cover available under the electronic equipment section is explained with reference to current market practice	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 3 Module 12 pg 16, pg 18, pg 19, pg 20, pg 24,pg 26	Formative 1: US120122 Activity 10	Q13	Q14
		4	Explain the special insurance needs of different commercial entities	1	The insurance needs of people in specialized commercial entities are analyzed to determine whether all risk cover is necessary	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 2 Module 10 pg 8	Formative 1: US120122 Activity 7		
				2	Situations where commercial all risk insurance is recommended are identified with reference to the risk aversion of the individual or entity	Classroom facilitation	Questioning/Activities/Observation/Evaluation	SCP 2 Module 10 pg 2	Formative 1: US120122 Activity 11	Q12	Q12

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2	
US	US Title	S0	S0 Descriptor							AC
		5		1	The all-risk section of a commercial policy and schedule are analyzed to determine the cover	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Own Research	Activity 12	
				2	Conditions under which commercial all risk cover will be granted are explained for a specific insurer	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 10 pg 9, 10	Formative 1: US120122 Activity 13	Q2 Q13
CCFO's for US 120122										
			Collecting		This CCFO was assessed in the following range of Activities:			Formative 1: US120122 – Activity 7		
			Communicating		This CCFO was assessed in the following range of Activities:			Formative 1: US120122 – Activity 2,7,12		
US120120	Apply knowledge of Business Interruption Insurance	1	Explain business interruption insurance	1	The concept of business interruption insurance is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 5	Formative 2: US120120 Activity 1	Q9 Q1
				2	Situations where a business requires business interruption insurance are analyzed for a specific business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 5, 8, 9	Formative 2: US120120 Activity 2	Q1
		2	Determine the insured value required for a specific business	1	The concept of insured value is explained with reference to turnover	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 19, 20	Formative 2: US120120 Activity 3	Q3, 4, 6 Q5
				2	The concept of indemnity period is explained with reference to a specific insurer and business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 9, 10	Formative 2: US120120 Activity 4	Q10 Q4
				3	A financial solution is proposed for a specific business based on its financial statements	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 20, 21	Formative 2: US120120 Activity 12	

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	SO	SO Descriptor							AC	AC Descriptor	
		3	Analyze the relationship between an insured peril and an event	1	Perils covered under a specific insurer's business insurance policy are analyzed to determine when there could be a valid business interruption insurance claim	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 6, 7	Formative 2: US120120 Activity 13	Q8	Q3	
				2	The financial loss that could activate business interruption insurance is identified for a specific business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 6, 7	Formative 2: US120120 Activity 13			
		4	Interpret a business interruption insurance policy wording	1	A policy wording is analyzed to determine the terms and conditions	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 17	Formative 2: US120120 Activity 15			
				2	Exclusions in the policy are analyzed and an indication is given of why certain events are excluded in a policy	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 17	Formative 2: US120120 Activity 14	Q8		Q3
				3	Extensions and/ or optional covers are identified for a specific insurer and a selected business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 31, 37, 40, 41, 42	Formative 2: US120120 Activity 5, 6, 7, 8, 9, 10, 11, 14	Q2, 5, 7		Q2
CCFO's for US 120120					This CCFO was assessed in the following range of Activities:			Formative 2: US120120 Activity 12				
					This CCFO was assessed in the following range of Activities:			Formative 2: US120120 Activity 12				
					This CCFO was assessed in the following range of Activities:			Formative 2: US120120 Activity 14				
					This CCFO was assessed in the following range of Activities:			Formative 2: US120120 Activity 13				
US120135	Apply technical knowledge and understanding of business motor insurance	1	Differentiate between personal and commercial vehicle use	1	Circumstances under which a vehicle is classified as personal are identified with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 31	Formative 3: US120135 Activity 1(a)	Q1		Q1

UNIT STANDARD DETAILS		AC Descriptor		AC	AC Descriptor	FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor								
				2	Circumstances under which a vehicle is classified as commercial are identified with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 31	Formative 3: US120135 Activity 1(a)	Q1	Q1
				3	Personal and commercial use of a vehicle is compared with reference to risk and premium	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 31	Formative 3: US120135 Activity 1(b)	Q1	Q1
		2	Investigate the classes/types of vehicles that are insured under a business motor policy	1	Different vehicles are classified according to the Road Ordinance and the licence required to drive each vehicle	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 11	Formative 3: US120135 Activity 2		
				2	The risk associated with each class of vehicle is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 3	Formative 3: US120135 Activity 2	Q2	Q1
				3	Conditions under which a higher category of driver's licence or permit is required for a selected vehicle are explained with reference to the consequence of non-compliance	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 11	Formative 3: US120135 Activity 2	Q8	Q4
		3	Apply different bases of quoting to a business motor policy	1	The concept of agreed value of a vehicle is explained and an indication is given of the evidence required to agree a value	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 4	Formative 3: US120135 Activity 3		

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US	US Title	SO	SO Descriptor							AC	AC Descriptor
				2	Different bases for quoting on a business motor policy are explained with reference to the needs of the business and a specific insurer	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 2	Formative 3: US120135 Activity 3	Q4	Q1
				3	Methods of determining cover and premium are explained for a specific insurer	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 2	Formative 3: US120135 Activity 3	Q3	Q1
				4	The terms and conditions of a policy are explained to a client	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 11 SCP 3 Module 14 pg 2, 31	Formative 3: US120135 Activity 3 & 4	Q3	
		4	Analyze the cover under a business motor policy	1	A policy wording and schedule are analyzed to determine the terms and conditions	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 7, 8 SCP 3 Module 14 pg 29	Formative 3: US120135 Activity 4	Q7	
				2	The exclusions and extensions in a policy are analyzed and explained with reference to the benefit to the client and the specific industry	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 13 pg 8, 9 SCP 3 Module 14 pg 33, 34, 35, 36	Formative 3: US120135 Activity 4	Q5	Q3
				3	The liability cover in a business motor policy is explained with reference to the cover under the policy and requirements of the Road Accident fund, COIDA and OHSA.	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 14 pg 23, 25, 26	Formative 3: US120135 Activity 4	Q6	Q2
CCFOs for US 120135				Identifying	This CCFO was assessed in the following range of activities:			Formative 3: US120135 Activity 3			
			Organising	This CCFO was assessed in the following range of activities:				Formative 3: US120135 Activity 4			
			Communicating	This CCFO was assessed in the following range of activities:				Formative 3: US120135 Activity 3, 4			

UNIT STANDARD DETAILS		FACILITATION METHOD		ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	S0	S0 Descriptor	AC	AC Descriptor	Facilitation Method	Assessment Method	LG mapping	Activity mapping	Assessment mapping
US120110	Underwrite a standard risk in short term commercial insurance	1	Investigate the background and circumstances of a commercial proposer	1	The concept of a commercial proposer is explained with reference to the circumstances under which a business entity can be a proposer	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 2	Formative 4: US120110 Activity 1.1	Q1
		2		2	The concept of a standard commercial risk is explained with reference to a specific insurer	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 3 pg 3 SCP 1 Module 4 pg 4	Formative 4: US120110 Activity 1.2	
		3		3	Underwriting information is analyzed to determine elements that could indicate a higher than usual risk and an indication is given of why each factor increases the risk	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 2 SCP 1 Module 2 pg 33 SCP 2 Module 6 pg 2 SCP 2 Module 7 pg 3, 4, 5, 6, 7, 18 SCP 2 Module 8 pg 3 SCP 2 Module 9 pg 3 SCP 3 Module 11 pg 32	Formative 4: US120110 Activity 2: Survey	Q8
		4		4	The difference between the proposer and the insured is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 2	Formative 4: US120110 Activity 1.1	Q1
		2	Analyze the risk factors in commercial entities	1	The perils in a specific proposal are analyzed to determine the required insurance	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 6 SCP 1 Module 2 pg 5 SCP 2 Module 4 pg 3 SCP 2 Module 6 pg 3 SCP 2 Module 7 pg 2 SCP 2 Module 8 pg 2 SCP 2 Module 9 pg 2, 3 SCP 3 Module 11 pg 5, 8 SCP 3 Module 15 pg 6, 7, 9	Formative 4: US120110 Activity 1.3	Q2
										Q3

UNIT STANDARD DETAILS		US Title	SO	SO Descriptor	AC	AC Descriptor	FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US												
					2	Risk factors associated with each peril are analyzed and a decision is made to accept a proposal as a standard risk or to refer it to a higher authority	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Own Research	Formative 4: US120110 Activity 2: Survey	Q4	Q2
					3	Different kinds of legal liability risks are identified and reasons are given as to why each would be classified as a high, medium or low risk	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP3 Module 11 pg 32	Formative 4: US120110 Activity 1.4	Q10	Q2
					4	The kind of risk associated with materials stored or used in the manufacture or construction of an asset is explained for different examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 6	Formative 4: US120110 Activity 2 Survey	Q9	Q8
					5	Situations under which a survey is required are indicated for a specific insurer	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 29	Formative 4: US120110 Activity 1.5	Q3	Q9
					6	An on-site survey is conducted and a report is completed indicating the perils, hazards and protections as well as verifying risk factors, values and additional needs	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 27 SCP 1 Module 2 pg 36 SCP 2 Module 6 pg 11 SCP 2 Module 7 pg 23 SCP 3 Module 11 pg 52	Formative 3: US120110 Activity 2: Survey		
					7	A survey report is interpreted to determine the risk	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 27 SCP 1 Module 2 pg 36 SCP 2 Module 6 pg 11 SCP 2 Module 7 pg 23 SCP 3 Module 11 pg 52	Formative 4: US120110 Activity 2: Survey		

UNIT STANDARD DETAILS		FACILITATION METHOD		ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor	AC	AC Descriptor	Classroom Facilitation	Classroom Facilitation	Classroom Facilitation
				8	Different sections of a commercial policy wording and schedule are analyzed and explained in terms of the insurance cover	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Questioning/ Activities/ Observation/ Evaluation
		3	Investigate the loss and claims history of a commercial proposer	1	Possible sources for verifying information are identified and an indication is given of when each is appropriate	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Questioning/ Activities/ Observation/ Evaluation
				2	Additional information relating to previous losses is investigated and suggestions are made to reduce risk	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Questioning/ Activities/ Observation/ Evaluation
				3	The financial implications of the size and frequency of previous losses are analyzed and an indication is given of the claims' trend and the preferred risk when faced with low frequency high risk or high frequency low risk claims trends	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Questioning/ Activities/ Observation/ Evaluation

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2				
US	US Title	SO	SO Descriptor							AC	AC Descriptor		
		4	Make an underwriting decision for a standard short term commercial risk	1	All the relevant information is analyzed and used to determine whether to accept or decline the proposal and factors that warrant a loading or reduction are identified in terms of reducing perils, applying deductions, excesses and physical protection of assets	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 7 SCP 2 Module 6 pg 2 SCP 2 Module 7 pg 2 SCP 2 Module 9 pg 2 SCP 3 Module 11 pg 5, 7	Formative 4: US120110 Activity 2: Recommendations	Q11	Assessment mapping	Q10	Assessment mapping
				2	The concepts of excess, deductibles and self-insurance are explained with reference to a particular commercial or industrial policy document	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg 21	Formative 4: US120110 Activity 3.4	Q7	Q6		
				3	The premium rates and terms and conditions are determined for the risk or exposure	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	Own Research	Formative 4: US120110 Activity 2: Quote				
				4	The concept of underwriting retentions and insurance reinsurance are explained and an indication is given as to the relationship between the two	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 1 pg18	Formative 4: US120110 Activity 1.6	Q7	Q6		

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	S0	S0 Descriptor						
CCFO's for US 120110:									
		Identifying	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Survey			
		Organizing	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Survey			
		Communicating	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Recommendations Formative 4: US120110 Activity 3.4 Formative 4: US120110 Activity 2 : Quote Formative 4: US120110 : Activity 1.6			
		Communicating	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Survey			
		Science	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Survey			
		Demonstrating	This CCFO was assessed in the following range of Activities:			Formative 4: US120110 Activity 2: Survey Formative 4: US120110 Activity 1.3 Formative 4: US120110 Activity 1.4 Formative 4: US120110 Activity 1.5			
US120115	Apply technical knowledge and understanding of business insurance	1	Analyze the assets of a business to determine the required cover	1	The insurance of buildings is explained with reference to the insurer and type of cover	SCP1 Module 2 pg 3, 4	Formative 5: US120115 Activity 1	Q1	Q1
		2	The contents or assets covered under business insurance are categorized to identify the type of cover applicable to each.	2	The contents or assets covered under business insurance are categorized to identify the type of cover applicable to each.	SCP 1 Module 2 pg 4 SCP 1 Module 2 pg 19 SCP 1 Module 3 pg 2, 3, 4, 5 SCP 1 Module 4 pg 2 SCP 1 Module 4 pg 4 SCP 2 Module 6 pg 3	Formative 5: US120115 Activity 2	Q2	Q2
		3	The valuation of assets is explained with reference to the sum insured, average and additional costs	3	The valuation of assets is explained with reference to the sum insured, average and additional costs	SCP 1 Module 2 pg 4, 5, 6, 16 SCP 1 Module 3 pg 4, 12 SCP 1 Module 4 pg 24, 7, 13 SCP 2 Module 6 pg 2 SCP 2 Module 8 pg 5	Formative 5: US120115 Activity 3	Q2	

UNIT STANDARD DETAILS		AC		ASSESSMENT METHOD	FACILITATION METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	SO	SO Descriptor							AC	AC Descriptor	
		2	Differentiate between the insurance of assets, liabilities, profit and stock	1	The concept of a liability is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 3 pg 12 SCP 3 Module 11 pg 5	Formative 5: US120115 Activity 4	Q3	Q3	Assessment mapping
				2	The concept of stock is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 5 SCP 1 Module 2 pg 17	Formative 5: US120115 Activity 4	Q3	Q3	
				3	The concept of profits is explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 2 Module 5 pg 11	Formative 5: US120115 Activity 4	Q3	Q3	
				4	Reasons why profits, stock, liability and assets are insured differently from standard insurance are explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 3 Module 11 pg 5	Formative 5: US120115 Activity 4	Q3		
		3	Identify the processes in a business and their related risk	1	The process in a selected business are analyzed to determine the type of business risk	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 2 SCP 1 Module 3 pg 4 SCP 1 Module 4 pg 2 SCP 2 Module 9 pg 2 SCP 3 Module 11 pg 32, 36, 38, 40	Formative 5: US120115 Activity 5	Q4		
				2	Reasons why some industries or businesses constitute a high risk are explained with examples	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 2 SCP 1 Module 3 pg 4 SCP 1 Module 4 pg 2 SCP 2 Module 9 pg 2 SCP 3 Module 11 pg 32, 36, 38, 40	Formative 5: US120115 Activity 6	Q4	Q4	

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2				
US	US Title	S0	S0 Descriptor							AC	AC Descriptor		
		4	Interpret a policy wording for business insurance	1	A policy document and schedule are analyzed to determine the cover	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 4 SCP 1 Module 3 pg 3,5,12 SCP 1 Module 4 pg 3, 10 SCP 2 Module 6 pg 3 SCP 2 Module 7 pg 2 SCP 2 Module 8 pg 2 SCP 2 Module 9 pg 2,3 SCP 3 Module 11 pg 5, 8 SCP 3 Module 15 pg 6, 7, 9	Formative 5: US120115 Activity 7	Q5	Q5	Assessment mapping	Q5
				2	Exclusions in the policy are explained with reference to the specific risks in a selected business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 8 SCP 1 Module 3 pg 5 SCP 1 Module 4 pg 9, 13 SCP 2 Module 6 pg 9 SCP 2 Module 7 pg 14 SCP 2 Module 8 pg 5 SCP 2 Module 9 pg 7 SCP 3 Module 11 pg 12 SCP 3 Module 15 pg 9, 11, 19, 24	Formative 5: US120115 Activity 7	Q6	Q5		
				3	Optional covers and extensions are explained with reference to a specific business	Classroom Facilitation	Questioning/ Activities/ Observation/ Evaluation	SCP 1 Module 2 pg 11 SCP 1 Module 3 pg 5, 6, 17 SCP 1 Module 4 pg 11 SCP 2 Module 6 pg 3 SCP 2 Module 7 pg 6, 7 SCP 2 Module 8 pg 6, 7, 8 SCP 2 Module 9 pg 9 SCP 3 Module 11 pg 18 SCP 3 Module 15 pg 12, 17, 19, 22	Formative 5: US120115 Activity 7	Q7	Q5		

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2			
US	US Title	SO	SO Descriptor							AC	AC Descriptor	
				4	The terms and conditions of a policy are interpreted for a specific business.	Classroom Facilitation	Questioning /Activities / Observation / Evaluation	SCP 1 Module3 pg 2 SCP 1 Module 4 pg 4, 8 SCP 2 Module 6 pg 2, 9 SCP 2 Module 7 pg 7, 18 SCP 2 Module 8 pg 3 SCP 2 Module 9 pg 3 SCP 3 Module 11 pg 16, 32, 36, 38, 40 SCP 3 Module 15 pg 2, 25, 26, 27	Formative 5 : US120115 Activity 7	Q8	Assessment mapping	Assessment mapping
CCFO's for US 120115:												
			Identifying		This CCFO was assessed in the following range of activities:							
			Collecting		This CCFO was assessed in the following range of activities:							
			Communicating		This CCFO was assessed in the following range of activities:							
			Demonstrating		This CCFO was assessed in the following range of activities:							

LEARNER INFORMATION

Assessment contract

Qualification: CL-SCP123	Short Term Insurance NQF Level 4
Candidate's name and surname:	
Facilitators name and surname:	
Venue of pre-assessment meeting:	
Candidate's ID number:	
Facilitators contact details:	
Date received:	
NQF level:	4
Credits:	30

Santam welcome you to the assessment process.

This document serves to familiarise and prepare you in the assessment(s) that you are about to embark in. It is a map that informs you of the steps involved in the assessment process and will allow you to prepare for your assessment(s), setting you at ease, and give you an opportunity for success.

STATEMENT/QUESTION	YES/NO	INITIAL
Were you welcomed and made to feel at ease?		
Were the purpose and objectives of the meeting explained?		
Were the assessment process and principles of good assessment explained to you? For example fairness, validity, authenticity, sufficiency, currency and reliability.		
Were any special assessment needs or barriers identified, discussed and eliminated?		
Were the role and the responsibilities of the learner, assessor, moderator and verifier been explained to you?		
Were you informed of: <ul style="list-style-type: none"> • Your rights, • The appeals process • Re-assessment policies? REMEMBER: <ul style="list-style-type: none"> • You have the right to appeal against any judgement given as a result of any assessment. (You must have valid reason for doing this). • You have the right to an interpreter if you need one to perform this function. However if one of the learning assumptions for the standard is that you are competent within the language of assessment, you may not have an interpreter. • You can ask that an impartial observer attend any assessment. This observer may not be involved in any part of the assessment. • If you do not agree with the assessment, you have the right to have your assessment internally moderated. • If you still do not agree with the result of the assessment you can ask that the ETQA (Education and Training Quality Assurance) perform an external moderation on the assessment. • If any verification upholds the assessment findings you will be held liable for all the costs of the verifications. • If any verification rules that you have been aggrieved as a result of the assessment, your provider will be liable for all costs of verification. 		



STATEMENT/QUESTION	YES/NO	INITIAL
<p>Was the importance of confidentiality in the process (assessment) explained?</p> <ul style="list-style-type: none"> • Each assessment application. • The outcomes. • Results and reviews will be treated as a confidential matter by the candidate, assessor and moderator. 		
Were you provided with a copy of the assessment contract?		
Were you informed of the various assessment instruments/tools to be used?		
<p>Please take note of the following:</p> <ul style="list-style-type: none"> • No tipex allowed. • No typing allowed. • Assignment must be complete in PEN not in pencil – only blue or black pen. • Attach all the necessary documents as requested by facilitator. 		
<p>Please take note of the following:</p> <p>You commit plagiarism when you present someone else's ideas – published or unpublished – as if they were your own. This is unacceptable and if you are found guilty of plagiarism you will not be able to continue with the course or obtain the credits applicable to this course.</p>		
<p>Do you understand the process?</p> <ul style="list-style-type: none"> • You need to complete your Formative Evaluation and post this to: Santam : Learner Administration Department Private Bag X226 Pretoria 0001 • You need to do any remediation on your Formative evaluation within 60 days of receiving your results letter. • You need to write your Summative evaluation within 60 days of receiving your Competent Formative result letter/Notification of remediation on summative. <p>You will only be allowed two remediations on Formative and Summative assessments, where after you need to redo the course.</p>		

Make sure that you prepare yourself thoroughly for the assessment to avoid re-assessment. You will be allowed one free remediation where after a fee of R200.00 (VAT inclusive) will be payable for the second remediation. You will only be allowed two remediations, if you are found Not Yet Competent on your second remediation you will need to redo the course.

Should any remediation not be received within 60 days after you have received your result letter, you will be requested to re-attend the programme and your portfolio will be destroyed.

After you have been found Competent on your Formative Assessment, you will have 60 days to write your Summative evaluation (exam). If no summative evaluation (exam) is written within 60 days, you will be requested to re-attend the programme and your portfolio will be destroyed.

Should Santam not be able to contact you due to a change in contact details, the same rules will apply. Any deviation of the 60 days limitation (formative) or 60 days limitation (summative) will be dealt with by the assessment centre, and only if proof can be offered.

Please do not hesitate to contact us should you have any queries regarding the assessment process.

You will receive a SMS or e-mail once your portfolio is received. Thereafter you will receive a provisional results letter within 30 days.

Please remember that your provisional results are subject to internal moderation and these results may be overturned by the Moderator. Should this happen a new results letter will be issued.

Thereafter an INSETA verification will take place and only after they have approved the batch, a final statement of results be issued. This process is a lengthy process and is outside of our control but we will attempt to finalise your results as soon as possible.



Declaration of understanding (please indicate Yes or No)

I understand the importance of this meeting.	
I declare that the above mentioned points of the pre-assessment document were explained by the facilitator.	
I declare that I have received copies of the Unit Standards, assessment plan, assessment schedule and copies of the relevant policies and procedures pertaining to my assessment.	
I was given the opportunity to clarify any issues relating to the assessment process and my assessment plan.	
I have requested this assessment in accordance with my own free will and without duress.	
I HAVE READ THE ABOVE AND UNDERSTOOD THE CONTENTS THEREOF	

Candidates signature:		Date:	
Facilitator name and surname:		Date:	
Facilitator signature:			

LEARNER INFORMATION FORM

The information completed in this form is used to upload your records to the National Learner Record Database. Please ensure that the information is correct and legible. **NB:** Should any of your contact details change, please ensure that Santam is informed of this change so that we may be able to contact you in the event of results letter notifications etc.

Attach certified copies of certificates and qualifications and provide contactable references.

Surname:		
Full names:		
Maiden name:		
Title (Mr/Mrs/Ms/Dr):		
Date of birth:		
Identification number:		
Other identification (if you do not have an ID): <i>Driver's license, temporary ID, birth certificate, passport:</i>	Type of ID:	Number:
Marital status:		
Gender: (Male/Female)		
Population group: (Black/Indian/Coloured/White)		
Home address:		
Code:		
Postal address:		



Code:		
Province:		
Phone number(s):	Home:	
	Work:	
	Cell:	
Fax number:		
E-mail address:		
Other languages:		
Employment status: (Employed or unemployed)		
Are you a Santam employee or a intermediary?		
Nature of disability (if any): (Please provide medical confirmation of condition.)		
Highest school qualification: (Indicate grade/standard)		
Please include certificates in your PoE:		
Other qualifications:		
Employment history:		
References:		





**PLACE A CERTIFIED COPY OF YOUR
IDENTITY DOCUMENT HERE.**

**PLEASE MAKE SURE THAT IT IS CLEAR AND
THAT THE PHOTOGRAPH IS VISIBLE.**





PLACE YOUR PROOF OF PAYMENT HERE.



CRITICAL CROSS FIELD OUTCOMES RATING

Please rate your skills according to the following scale and motivate your selection:

1 = Very poor 2 = Poor 3 = Average 4 = Good 5 = Excellent

1.	Identify and solve problems in which responses display that responsible decisions using critical and creative thinking.	1	2	3	4	5
2.	Work effectively with others as a member of a team.	1	2	3	4	5
3.	Organise and manage yourself and your activities responsibly and effectively.	1	2	3	4	5
4.	Collect, analyse, organise and critically evaluate performance.	1	2	3	4	5
5.	Communicate effectively using mathematical and language skills.	1	2	3	4	5
6.	Demonstrate an understanding of the world as a set of related systems by recognising that problem-solving contexts do not exist in isolation	1	2	3	4	5
7.	Contributing to the social and economic development of South African society at large.	1	2	3	4	5

Take at least three of above mentioned statements, and motivate why you gave yourself that specific mark.

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C	NYC	ASSESSOR SIGNATURE:	
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EVALUASIE / EVALUATION

Please complete the following evaluation:

	Baie swak <i>Very poor</i>	Swak <i>Poor</i>	Gemiddeld <i>Average</i>	Goed <i>Good</i>	Uitstekend <i>Excellent</i>	Opmerkings <i>Comments</i>
KURSUS/COURSE						
Kursusinhoud het my behoeftes aangespreek <i>Course contents addressed my needs</i>						
Verstaanbaar en logies uiteengesit <i>Comprehensive and logically organised</i>						
Tydsduur <i>Duration</i>						
KURSUSLEIER/TRAINER						
Kennis van onderwerp <i>Knowledge of the subject</i>						
Professionaliteit <i>Professionalism</i>						
Hantering van vrae <i>Response to questions</i>						
Vermoë om teorie met voorbeelde uit te beeld <i>Ability to link theory to practical examples</i>						
Effektiewe gebruik van tegnologie <i>Effective use of technology</i>						
Vorbereiding <i>Preparation</i>						
IMPAK/IMPACT						
My vaardighede/ kennis het verbeter <i>My skills/knowledge has improved</i>						
Kennis wat ek opgedoen het kan direk op my werk toegepas word <i>Knowledge gained are directly applicable to my job</i>						
Ek het 'n plan van aksie om hierdie kennis toe te pas <i>I have a plan of action to implement these skills in my job</i>						



DECLARATION OF AUTHENTICITY

Complete this form as proof that your assignment is your own work. This forms part of the validation process.

I, (full name)
..... (ID number)

declare that the content of these assignments are my own work and that everything was compiled/completed by me.
Please note that you may discuss the tasks in a group, but any assignments must at all times be completed on your own.

Learner's signature Date

Witness signature Date

INTRODUCTION TO FORMATIVE ASSESSMENT

This outcome-based course is based on the theoretical training as stated in CL-SCP 1, 2 and 3 which you have already completed. The following sections are relevant:

- General
- Fire
- Buildings Combined
- Office Contents
- Business Interruption
- Theft
- Money
- Glass
- Business All Risks
- Goods in Transit
- Public Liability
- Electronic Equipment
- Motor
- Motor Traders – Internal Risks
- Motor Traders – External Risks



This project was specifically compiled to align with the NQF outcome-based principles. It is a practical project, aimed at the application of the theoretical knowledge you have already acquired.

You have to complete this project within two months, at your workplace. Once completing this project, and found Competent, you will be subjected to a summative evaluation. After been found competent on the summative evaluation, you will be able to qualify for 30 credits of the following Unit Standards.

UNIT STANDARDS	CREDITS	UNIT STANDARD NUMBER
Underwrite a standard risk in short-term commercial insurance	10	120110
Apply knowledge of business interruption insurance	3	120120
Apply technical knowledge and underwriting of business insurance	10	120115
Apply knowledge of short term insurance to the All Risks section of a commercial policy	2	120122
Apply technical knowledge and understanding of business motor insurance	5	120135

Objective

During this project, you will be evaluated by:

- The answering of general questions most commonly asked when applying for insurance.
- The evaluation of basic risks.
- Completion of a survey.

Action plan

MODULE 1	Unit Standard 120122 General questions regarding Electronic Equipment and Business All risk cover
MODULE 2	Unit Standard 120120 General questions regarding Business Interruption cover
MODULE 3	Unit Standard 120135 General questions regarding Motor Section
MODULE 4	Unit Standard 120110 General Underwriting questions and completion of survey
MODULE 5	Unit Standard 120115 General Underwriting questions

EVALUATION OF ASSESS CL-SCP123

Evaluation of the assignments for the aforementioned project will take place as follows:

- **The assignments consist of direct questions and answers.**
- The assignments will be evaluated on marks as indicated for each question. The required minimum pass mark for assignments is 70%.
- In module 4 you are requested to complete a survey. The required minimum pass mark for module 4 is 70% for questions answered and 70% completion of survey.

FORMATIVE ASSESSMENT 1

Unit standard 120122





US120122 ASSESSOR FEEDBACK

TOTAL	/83
PERCENTAGE	

OVERALL RESULTS

C	NYC
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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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Activity 1

(3)

(US120122; S01; AC1)

Explain to the client what perils are covered under the Business All Risks section.

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Activity 2

(14)

(US120122; S01; AC2)

When referring to Santam's underwriting – how will you insure the following (Specified / Unspecified / Not covered) and what information will you require in each case?

ITEM	SPECIFIED / UNSPECIFIED/NOT COVERED	INFORMATION REQUIRED
Cell phone	(1)	(2)
Persian carpet	(1)	(2)
Camera	(1)	(2)
Equipment for rent	(1)	(1)
Toolbox with tools	(1)	(2)

Activity 3

(2)

(US120122; S01; AC3)

Give 2 examples of items (other than what the insured has currently insured) that can be insured under All Risks. Refer to the client's schedule in Annexure A on page 39.

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Activity 4

(6)

(US120122; S02; AC1)

Explain the difference between the Fire section and the All risks section, with reference to the following:

1. Insured perils that is covered (2)
2. Where can the items be used (2)
3. Territorial limits (2)

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Activity 5

(8)

(US120122; S02; AC2)

Will the following claims be settled? Motivate your answer by referring to the scope of cover or exclusions applicable to the All Risks section / policy.

Activity 5.1

(2)

Client has not used his revolver in a long time, and when he decided to service it he notices that the revolver was rusted. Would this be covered?

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Activity 5.2

(2)

The client sent his Persian carpet to the dry cleaner for steam cleaning. When he received it back it was damaged by the cleaning chemicals used.

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Activity 5.3

(2)

Police confiscated the revolver due to a murder that took place. Covered?

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Activity 5.4

(2)

When the insured got his revolver back from the police the trigger mechanism was broken.

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Activity 6

(8)

(US120122; S02; AC2)

Previous claims of the insured were either not paid or only partially paid, and he could never understand the explanation given to him by the assessor at the time. Explain to the client why the following claims were not paid, or partially paid.

Activity 6.1

(2)

FIRST CLAIM

His tools were insured for R10 000.

One of the workers left some of the tools on the back of the bakkie and on returning the tools were gone. The claim was not paid at all. Explain to the client why.

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Activity 6.2

(6)

SECOND CLAIM

His tools were insured for R100 000.

One night there was a burglary in the workshop and the following were stolen.

- Electric screwdriver R2 500
- Precision measuring tool R1 500



The Security Company was very quick, and the rest of the tools were picked up outside as the burglars fled and dropped everything.

The remaining tools were R150 000
 Excess was 10% of the claim, minimum R500
 The claim was settled for R2097.40

Explain in detail, showing all the calculations how the assessor came to this amount.
 Also confirm if you agree with this amount or not.

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Activity 7 (5)

(US120122; S03; AC1)
 (US120122; S03; AC2)
 (US120122; S04; AC1)

If the client wants to add the following items to his policy, which section (All risk or Electronic Equipment) would you consider.

- 1. Computer – Pentium 3 156 GIG (1)
- 2. Laptop – Acer Laptop – 65 GIG (1)
- 3. Cell phone – Nokia Lumnia 6410 (1)
- 4. I pad 4 (1)
- 5. Amp voltage meter (1)

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Activity 8

(2)

(US120122; S03; AC2)

Explain under which circumstances Santam would provide cover for cell phones.

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Activity 9

(4)

(US120122;S03;AC3)

Looking at computers that the client has, explain, what could be the greatest risks exposure and also outline the underwriting measures that should be considered.

Refer to Annexure B: Electronic Equipment schedule on page 39.

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Activity 10

(4)

(US120122; S03; AC4)

State and explain any two (2) optional covers available under the electronic equipment.

(Each name and explanation counts 1 point each).

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Activity 11

(2)

(US120122; S04; AC2)

Briefly explain under which circumstances you would say the business is averting a risk / risks.

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Activity 12

(19)

(US120122; S05; AC1)

Analyse the All Risks cover and explain the difference between the tools and cell phone, with reference to the following:

1. Specified / Unspecified
2. Excess
3. Replacement value condition
4. Alarm condition
5. Limitations regarding value / sum insured / items

Refer to Annexure A: All Risk Schedule below

	DIFFERENCE IN COVER	EXPLAIN
Example: Location	Tools and cell phone location both indicated as 3	Both items can be used inside or outside of any building
Specified / Unspecified	(2)	(2)
Excess	(2)	(1)
Replacement Value condition	(2)	(2)
Alarm condition	(2)	(2)
Limitations regarding value / sum insured / items	(2)	(2)



Activity 13

(6)

(US 120122; S05; AC2)

Every Insurer has specific conditions under which they will provide cover under the All Risks section.

Explain the above statement by referring to Santam's Underwriting Measures, also indicate whether the items listed below should be specified or unspecified.

1. Dish antennae (4)
2. Equipment for rent (2)

Dotted lines for writing answers.

Total marks: 83



ANNEXURE A :

SCHEDULE : Business All Risk

Policy number: 631/123123123

Revision number: 88

Business all risk

This section of the policy is subject to the following endorsement(s) and/or memorandum(s) of which the full wording(s) appears at the end of the schedule:

No. 1161 – Lightning and/or power surge: First Amount payable i.r.o. electronic equipment

ITEM NO	DETAILS	SUM INSURED (R)	EFFECTIVE DATE
6	<p>Article type: Tools</p> <p>Various hand tools and equipment</p> <p>Limit any one item</p> <p>First Amount Payable: 10% of loss</p> <p>Minimum of R500.00</p> <p>Insured perils Included</p> <p>As defined in the policy wording YES</p> <p>Clauses and Extensions</p> <p>Replacement Value condition YES</p> <p>Alarm condition YES</p> <p>Increase in cost of working NO</p> <p>Riot and strike NO</p> <p style="text-align: center;">(other than RSA and Namibia)</p>	<p>250 000</p> <p>5 000</p>	01/01/2013
6	<p>Article type: Cellular telephone</p> <p>Blackberry Q10</p> <p>Serial number: 148148358</p> <p>First Amount Payable: 10% of loss</p> <p>Mimumum of R250.00</p> <p>Insured perils Included</p> <p>As defined in the policy wording YES</p> <p>Clauses and Extensions</p> <p>Replacement Value condition NO</p> <p>Increase in cost of working NO</p> <p>Riot and strike NO</p> <p style="text-align: center;">(other than RSA and Namibia)</p>	7 000	01/01/2013



ITEM NO	DETAILS	SUM INSURED (R)	EFFECTIVE DATE
6	<p>Article type: Fire arm Colt Revolver .45 Serial number: 951357486426 First Amount Payable: 10% of loss Mimimum of R500.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Replacement Value condition NO Increase in cost of working NO Riot and strike NO [other than RSA and Namibia]</p>	10 000	01/01/2013

Policy number: 631/123123123

Revision number: 88

ENDORSEMENTS

Endorsement no: 1161

Effective date: 01/01/2013

Lightning and/or power surge: First amount payable in respect of electronic equipment

The amount payable in respect of each and every claim for loss of or damage, caused by lightning and/or power surge, to specified electronic equipment shall be reduced by the first amount payable calculated as 10.00% of the agreed amount of the damage but subject to a minimum amount of R1000.00

Specific Item(s): ALL ITEMS

Above-mentioned endorsement(s) shall be subject to all the terms, exceptions and conditions of this policy.



ANNEXURE B

SCHEDULE: Electronic Equipment

Policy number: 631/123123123

Revision number: 88

Electronic Equipment

This section of the policy is subject to the following endorsement(s) and/or memorandum(s) of which the full wording(s) appears at the end of the schedule:

- No. 1313- First amount payable
- No. 1319- Reinstatement of data condition
- No. 1863- Power surge and lightning strike first amount payable
- No. 1877- Portable electronic equipment excluding cellular telephones
- No. 1879- Burglar alarm condition (Specific requirements)

ITEM NO	DETAILS	SUM INSURED (R)	EFFECTIVE DATE								
6	<p>Risk Address: 123 Whatever street 7530 PAROW Security: Linked alarm Burglary cover: Full value</p> <p>Type: Computer Make: Pentium IV Serial number: 22uw 123 Number of items: 1</p> <p>Excess 10% of claim with general minimum: 250.00 10% of claim with burglary minimum: 250.00</p> <table><tr><td>Insured perils</td><td>Included</td></tr><tr><td>As defined in the policy wording</td><td>YES</td></tr></table> <p>Clauses and Extensions</p> <table><tr><td>Incompatibility cover</td><td>YES</td></tr><tr><td>Telkom Access lines</td><td>NO</td></tr></table>	Insured perils	Included	As defined in the policy wording	YES	Incompatibility cover	YES	Telkom Access lines	NO	17 200	01/01/2013
Insured perils	Included										
As defined in the policy wording	YES										
Incompatibility cover	YES										
Telkom Access lines	NO										



ITEM NO	DETAILS	SUM INSURED (R)	EFFECTIVE DATE
8	<p>Type: Printer Make: HP LaserJet Serial number: 2233BI 123 Number of items: 1</p> <p>Excess 10% of claim with general minimum : 250.00 10% of claim with burglary minimum : 250.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Incompatibility cover YES Telkom Access lines NO</p>	2 150	01/01/2013
12	<p>Type: Computer Screen Make: CTX Serial number: OU7-75300583 Number of items: 1</p> <p>Excess 10% of claim with general minimum : 500.00 10% of claim with burglary minimum : 500.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Incompatibility cover YES Telkom Access lines NO</p>	2 450	01/01/2013
14	<p>Type: Computer Make: 133 Pentium 148MB Serial number: 011171126 Number of items: 1</p> <p>Excess: 10% of claim with general minimum: 500.00 10% of claim with burglary minimum: 500.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Incompatibility cover YES Telkom Access lines NO</p>	4 300	01/01/2013





ITEM NO	DETAILS	SUM INSURED (R)	EFFECTIVE DATE
15	<p>Type: Electronic Lathe Make: GEM Serial number: 885522753 Number of items: 1</p> <p>Excess 10% of claim with general minimum : 1000.00 10% of claim with burglary minimum: 1000.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Incompatibility cover NO Telkom Access lines NO</p>	100 000	01/01/2013
16	<p>Type: Battery testing system Make: GEM Serial number: AGT 147 HGT Number of items: 1</p> <p>Excess 10% of claim with general minimum : 1000.00 10% of claim with burglary minimum: 1000.00</p> <p>Insured perils Included As defined in the policy wording YES</p> <p>Clauses and Extensions Incompatibility cover NO Telkom Access lines NO</p>	40 000	01/01/2013

Policy number: 631/123123123

Revision number: 88

ENDORSEMENTS

Endorsement no: 1312

Effective date: 01/01/2013

FIRST AMOUNT PAYABLE

Exception 1 of sub section A is cancelled and replaced by the following:

- Each and every occurrence giving rise to a claim for the first amounts payable stated in the schedule which shall be the responsibility of the insured for any expenditure for which provision is made and of any expenditure by the company in the exercise of any discretion it may have under this insurance. If more than one item of equipment described in the schedule suffers physical loss or damage in any one occurrence, the first amount payable shall be the total of first amounts applicable to each item. If the expenditure incurred by the company shall include any amount for which the insured is responsible, such amount shall be paid by the insured to the company forthwith.



Endorsement no: 1319

Effective date: 01/01/2013

REINSTATEMENT OF DATA CONDITION

The following condition is added to Sub-section B: Consequential loss in respect of point (ii) "Reinstatement of data": It shall be a requirement of this policy that the insured shall take all reasonable precautions to minimise data loss, in particular, the insured shall make regular backup of the insured data onto removable data media and store it in an environment suitable for data media, i.e. waterproof and fireproof environment, away from magnetic fields. This backup shall be carried out at minimum once weekly.

Endorsement no: 1863

Effective date: 01/11/2010

POWER SURGE AND LIGHTNING STRIKE FIRST AMOUNT PAYABLE

Notwithstanding anything to the contrary contained in the policy wording or schedule.

Loss of or damage to the property insured that is protected on all conductive services (for example, power supply plugs, aerials, telecommunication lines and data lines) that enter or leave the insured premises, as specified by "SABS Code Of Practice" for surge protection, is subject to a first amount payable as stated in the schedule. Property insured that is not protected on all conductive services (for example, power supply plugs, telecommunication lines and data lines) that enters or leave the insured premises as specified by "SABS Code of Practice" for surge protection is subject to a first amount payable of 20% of the gross amount payable for the items damaged by power surge or lightning strike subject to a minimum of R2 000 per occurrence.

Endorsement no: 1877

Effective date: 30/07/2009

PORTABLE ELECTRONIC EQUIPMENT EXCLUDING CELLULAR TELEPHONES

For purposes of Portable Electronic Equipment (excluding cellular telephones) insured under this section of the policy, Exception 9(a) and (b) are deleted and substituted with the following exceptions:

- 9(a) loss by theft or disappearance of electronic equipment (except portable electronic equipment excluding cellular telephones) unless accompanied by forcible and violent entry (or any attempt thereat) from that part of the building occupied by the insured at the insured premises described in the schedule or as a result of theft or any attempt thereat, following violence or threat of violence
- (b) theft from any unattended vehicle in the custody or control of the insured or any principal, partner, director or employee of the insured unless the property is contained in a completely closed and securely locked vehicle or the vehicle is itself housed in a securely locked building and entry to or exit from such locked vehicle or building is accompanied by forcible and violent entry into or exit from such vehicle or building, as the case may be".

Endorsement no: 1879

Effective date: 01/11/2008

BURGLAR ALARM CONDITION (SPECIFIC REQUIREMENTS)

Notwithstanding anything to the contrary contained in the policy wording and schedule, this policy is subject to the following Burglar Alarm Condition.

In respect of any section and premises where it is stated to be applicable it is a condition precedent to the liability of the company in respect of loss of or damage to property of the insured (or for which they are responsible) by theft or any attempt thereat from any insured building stated in the schedule that:

the installed alarm as required by the company is set and armed and made fully operative whenever the protected building/s is/are not open for business (unless a principal, partner, director or employee of the insured is in the protected building) and it is warranted that:

1. Where the installed alarm is a SAIA Approved (Pty) Ltd certified alarm
 - 1.1 the company will be entitled to request full information of the relevant arming and disarming log after the occurrence of a claim;
 - 1.2 loss of or damage to the property insured following the use of the keypad code/remote control of the burglar alarm or any duplicate thereof belonging to the insured is not covered unless such duplicate keypad code/remote control has been obtained by violence or threat of violence to any person or such a remote control was obtained by theft.

or

2. where the installed alarm is not a SAIA Approved (Pty) Ltd certified alarm
 - 2.1 the burglar alarm installed at the premises shall be set and armed and made fully operative whenever the premises are not open for business unless a principal, partner, director or employee of the insured is in the protected building;
 - 2.2 if the company who installed the said alarm system operates an armed reaction unit the contract for the said alarm shall include the armed reaction unit's services where available;
 - 2.3 such alarm shall be maintained in proper working order but the insured shall be deemed to have discharged their liability if they have maintained their obligations under a maintenance contract with the Installation / Service Company of the alarm system;
 - 2.4 the control panel shall have an event log and the arming and disarming of the alarm is to be logged and after the occurrence of a claim the company will be entitled to request full information of the relevant log;
 - 2.5 loss of or damage to the property insured following the use of the keypad code/remote control of the burglar alarm or any duplicate thereof belonging to the insured is not covered unless such keypad code/remote control has been obtained by violence or threat of violence to any person or such a remote control was obtained by theft.

Above-mentioned endorsement(s) shall be subject to all the terms, exceptions and conditions of this policy.

US120122 ASSESSOR FEEDBACK

ACTIVITY NUMBER	TOTAL
Activity 1	3
Activity 2	14
Activity 3	2
Activity 4	6
Activity 5	8
Activity 6	8
Activity 7	5
Activity 8	2
Activity 9	4
Activity 10	4
Activity 11	2
Activity 12	19
Activity 13	6
TOTAL MARKS	83

TOTAL	/83
PERCENTAGE	

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ASSESSOR DETAIL

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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DOCUMENT PROPERTIES

- Designed for:** Santam staff and intermediaries
- Description:** Santam Commercial Policy – Formative assessment
- Course code:** CL-SCP123
- Version:** Version 2.2
- Last updated:** 30 August 2019
- Author:** Learning and Development Services (CoE)





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