



FORMATIVE ASSESSMENT

INTRODUCTION TO SHORT-TERM INSURANCE
Produced by: Product and Systems Training Department

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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 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

	FORMATIVE	REDO	FORMATIVE REM 1	REDO	FORMATIVE REM 2
120124	/88	Act 1.1	/88	Act 1.1	/88
	%	Act 1.2	%	Act 1.2	%
	C/NYC	Act 1.3	C/NYC	Act 1.3	C/NYC
		Act 1.4		Act 1.4	
		Act 2.1		Act 2.1	
		Act 2.2		Act 2.2	
		Act 2.3		Act 2.3	
		Act 2.4		Act 2.4	
		Act 3.1		Act 3.1	
		Act 3.2		Act 3.2	
		Act 3.3		Act 3.3	
		Act 3.4		Act 3.4	
		Act 3.5		Act 3.5	
		Act 3.6		Act 3.6	
		Act 3.7		Act 3.7	
		Act 3.8		Act 3.8	
		Act 3.9		Act 3.9	
		Act 3.10		Act 3.10	
		Act 3.11		Act 3.11	
		Act 3.12		Act 3.12	
	Act 4.1		Act 4.1		
	Act 4.2		Act 4.2		
	Act 4.3		Act 4.3		
	Act 5		Act 5		

SUMMATIVE ASSESSMENT

SUMMATIVE 1	
120124	/63
%	
	C/NYC

SUMMATIVE 2	
120124	/61
%	
	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/Overturnd:

Comments:

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ASSESSMENT AND LEARNER GUIDE EVIDENCE MATRIX

INPRI: INTRODUCTION TO SHORT-TERM INSURANCE

UNIT STANDARD DETAILS				FACILITATION METHOD	ASSESSMENT METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2
US	US Title	SO	SO Descriptor						
120124	Demonstrate knowledge of insurable risk.	1	Explain the concept of insurable risk.	1	The concept of pooling of risk is explained with reference to reinsurance, short term insurance and long term insurance.	Page 19	Activity 3.1, 3.12	Q1	Q1
				2	The concept of insurable interest is explained and an indication is given of how this impacts on the law of contract	Page 31, 44, 85	Activity 1.2, 1.3, 3.2	Q2	Q2
				3	The concept of particular risk is explained in terms of the effect on the individual.	Page 25	Activity 2.3, 2.4		
				4	The concept of pure risk is explained in terms of loss	Page 25	Activity 2.1, 2.2, 3.3	Q3, 4, 6, 11	Q4, 6
				5	The difference between a hazard and a peril is explained with examples.	Page 24, 97	Activity 3.10		Q3
				6	Ways in which moral and physical hazards impact on insurance policies are explained with examples.	Page 23, 24, 57, 58	Activity 3.11	Q5	Q5
		2	Distinguish between insurable and non-insurable risks.	1	The concept of insurable risk is applied to financial loss	Page 26	Activity 1.1, 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
				2	Different situations are analyzed to determine whether there is insurable risk, types of risks that are unlikely to be insured are named and suggestions are made for other ways to reduce such risks.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 55	Activity 3.2, 5	Assessment mapping	Assessment mapping
				3	Undesirable risks are named and an indication is given of the conditions under which each could be insurable and when each would be regarded as non-insurable.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 55	Activity 3.4	Q7, 8	Q7, 8
				4	Fundamental risks that are non-insurable under standard insurance policies are identified and an explanation is offered as to why such risks do not qualify for insurance.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 25, 30	Activity 3.7	Q9	Q9
		3	Explain the principle of average in relation to cover in short term insurance.	1	The application of average in insurance is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 113	Activity 1.4, 3.9, 4.2, 4.3	Q14	Q13
				2	The difference between indemnity and compensation is explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 101, 115	Activity 4.1	Q10	
		4	Apply classes of insurance to categories of risk.	1	The risks in a specific situation are analyzed and classified in terms of insurable and non-insurable risk.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 55	Activity 3.3, 3.4		
				2	The insurable risks are categorized in terms of the most appropriate type or class of insurance for each risk.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 27	Activity 3.8	Q12	Q11

UNIT STANDARD DETAILS				ASSESSMENT METHOD	FACILITATION METHOD	LEARNER GUIDE	FORMATIVE ASSESSMENT	SUMMATIVE ASSESSMENT 1	SUMMATIVE ASSESSMENT 2		
US	US Title	SO	SO Descriptor							AC	AC Descriptor
				3	A recommendation is made as to which risks should be insured and whether the entity should self-insure or carry the risk	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 63	Activity 3.5	Q13	Q12
				4	The consequences of self-insuring and carrying the risk are explained with examples.	Classroom facilitation	Questioning/ Activities/ Observation/ Evaluation	Page 63	Activity 3.6		Q10
CCFO's for US120124											
			Identifying		This CCFO was assessed in the following range of activities:			Activity 2 Q 1,2,3, 4 Activity 3 Q2,3,4,6			
			Collecting		This CCFO was assessed in the following range of activities:			Activity 3 Q2,3,4,7			
			Communicating		This CCFO was assessed in the following range of activities:			Activity 2 Q1,2,3,4 Activity 3 Q1,2,3,10,11			
			Science		This CCFO was assessed in the following range of activities:			Activity 2 Q1,2,3,4 Activity 3 Q3, 6,11			

LEARNER INFORMATION

ASSESSMENT CONTRACT

Qualification: Introduction to short-term insurance	
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:	3

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>						
Voorbereiding <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

ASSESSOR FEEDBACK

TOTAL	/88
PERCENTAGE	

Assessor name and surname:

Assessor signature:

Date:

Comments:

MODERATOR DETAIL

Moderator name and surname:

Moderator signature:

Date:

Comments:

UPHELD	OVERTURN
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INTRODUCTION TO SHORT-TERM INSURANCE FORMATIVE ASSESSMENT

ACTIVITY 1

Answer the following questions that clients regularly pose.

(US120124;S02;AC1)

1.1 The client wants to insure a watch that he received from his late grandfather. The watch has been valued at R2 500, but the client wants to insure it for R10 000 as it has sentimental value as well.

For what amount would you insure the watch? *Motivate your answer.*

How would you explain this to the client?

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(US120124;S01;AC2)

1.2. Is it possible for you to take out an insurance policy on a friend's vehicle and for you to receive a pay-out when the friend writes off his vehicle? *Motivate your answer.*

How would you explain this to a potential client?

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(US120124;S01;AC2)

1.3. The client says he or she has heard of insurable interest. Should he or she wish to insure his or her spouse's vehicle, would he or she have an insurable interest in the vehicle? *Motivate your answer and explain.*

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(US120124;S03;AC1)

1.4 Explain the application of average in your own words.

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TOTAL MARKS: 15





ACTIVITY 2

Describe the following risks and confirm whether they are insurable:

(US120124;S01;AC4)

2.1 The insured lost control of his vehicle and collided with a tree. Is this risk pure or speculative? *Motivate your answer and explain whether this is insurable or not.*

(3)

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(US120124;S01;AC4)

2.2 Mr X invested all his savings in the stock market. For the first three months he was happy, since the market showed incredible growth.

However, his dream of instant wealth was short-lived. The stock market crashed in the fourth month. Mr X then lost 50% of his initial investment. Is this risk pure or speculative? *Motivate your answer and explain whether this is insurable or not.*

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(US120124;S01;AC3)

2.3 Mr X had a burglary where his television set and dvd-player was stolen, as well as some clothes and other items. Is this risk fundamental or particular? *Motivate your answer and explain whether this is insurable or not.*

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(US120124;S01;AC3)

2.4 Mr X wants to know if you can give him cover for loss of money due to an economic recession. Is this risk fundamental or particular? *Motivate your answer and explain whether the risk is insurable or not.*

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TOTAL MARKS: 12



ACTIVITY 3

ABC Aluminium

Since we already manage the personal insurance of the owner of ABC Aluminium, he asks us to also manage the insurance of his factory (ABC Aluminium). ABC Aluminium manufactures aluminium roofs and awnings.

The details of the risk that we have to insure are as follows:

1. Building of standard construction and roof.
2. Smaller types of machinery (welders, plate cutters) and equipment.
3. One very big imported machine to the value of R10 million.
4. Stock-in-trade.
5. Office with electronic equipment inside it.
6. Money.
7. One secretary, 10 factory workers and three people to install the manufactured roofs at their clients' properties.
8. One fork-lifter.
9. One delivery vehicle.



10. Private car of the agent. This person is not an employee of the insured and works for the insured on a commission-basis only.
11. Liability cover for all the employees.
12. Hand tools used by the workers when they do the installations at clients' premises.

OTHER BACKGROUND INFORMATION:

1. The client has successfully operated this business for the past ten years.
2. There is a linked alarm system as well as burglar bars in front of all the windows that can be opened.
3. In the past ten years, the client has lodged only one claim for the delivery vehicle and four small burglary claims amounting in total to R3 500.
4. Due to the premises being on low-lying ground, the factory is flooded at least once a year.



Your manager asks you to visit the premises, to draw up a report and to make recommendations regarding the following aspects:

(US120124;S01;AC1)

- 3.1 Your manager does not want to insure the entire risk pertaining to the expensive imported machinery. Explain what can be done to insure the machinery. *Motivate your answer and explain the benefits thereof.* **(3)**

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(US120124;S01;AC2)

(US120124;S02;AC2)

- 3.2 The client also wants to insure the agent’s vehicle in terms of his policy. Can this be done? *Motivate your answer.* How would you explain this to the client? **(3)**

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(US120124;S01;AC4)

(US120124;S04;AC1)

- 3.3 Provide the manager with two examples of any types of pure risk that are relevant to this case study and explain why they are pure risks. **(4)**

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(US120124;S02;AC1)

(US120124;S02;AC3)

(US120124;S04;AC1)

3.4 With regard to this risk, was there any mention of any type of peril that you would like to exclude? *Motivate your answer and explain what you would tell the client.*

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(US120124;S04;AC3)

3.5 Is there a possibility of any type of risk the client might carry himself? *Motivate.*

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(US120124;S04;AC4)

3.6 Following on the previous question, what advantages would there be for the client if he were to carry some of the risks himself? Discuss any two advantages.

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(US120124;S02;AC4)

3.7 Our policies do not cover losses that clients experience due to inflation. To which type of risk are we referring? *Motivate.*

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(US120124;S04;AC2)

3.8 What would the suitable insurance classes be for the following insurable risks?

- 1. Transport of goods and items
- 2. Computers
- 3. Buildings

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(US120124;S03;AC1)

3.9 What should the sums insured value be for the following items?

- 1. The building
- 2. The delivery vehicle
- 3. The employees' hand tools

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(US120124;S01;AC5)

3.10 Explain the difference between hazard and peril. **(2)**

Give two examples of perils (2) and two examples of hazards. **(2)**

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(US120124;S01;AC6)

3.11 After negotiating with the client, you realise that his moral risk is not acceptable. In this instance, would the risk still be acceptable to you? *Motivate*. **(2)**

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(US120124;S01;AC1)

3.12 Explain in your own words what is meant by the term "pooling" and how the insurer uses this function for their own benefit. **(3)**

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TOTAL MARKS: 39



ACTIVITY 4

You were appointed by the claims manager to settle the following claim:



Background

The insured’s residence is insured for R1 200 000. During a recent storm, the house’s roof was seriously damaged. The quotation for repairing it amounts to R48 500.

This insured is very meticulous. Upon your arrival he wanted to know the following with regard to the payment of claims:

(US120124;S03;AC2)

4.1 His broker talked about compensation and indemnity, but he does not understand it. Explain the difference between these two concepts to him. (4)

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(US120124;S03;AC1)

4.2 According to the insured, his friends told him about average and he wants to know what it is. Explain to him the principle of average. **(2)**

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(US120124;S03;AC1)

4.3 When assessing the claim, you determine that the actual value of the insured's residence is R1 850 000. What would the settlement amount for the claim be? **(3)**

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TOTAL MARKS: 9



ACTIVITY 5

(US120124;S02;AC2)

Max Wilkinson is looking for insurance, and gives you as the insurer the following information.

He recently bought a plot outside Johannesburg, where he farms with chickens and sheep. On the plot are several buildings that he will use as a house, shed and a storeroom respectively.

House

- Part of the house is still not roofed, but he will mend this as soon as he makes some money with the chickens he sells.
- They will stay in the roofed parts until then.
- There is currently not any security measure, but he does have four big dogs.
- He would like to insure the whole structure for R4 million.

Contents

- He would like to insure his contents for R2 million.
- He will use the open spaces that still need to be roofed to store some items.
- He needs cover for water damage should it rain and items are damaged because of the lack of roofing.

Chickens

He would like to insure the chickens because he can lose income if they get sick or if one of the dogs eats the chickens.

Sheep

He would also like to insure the sheep for any illness.

Vehicles

He has a 1940 Chevrolet that he will use to for private purposes as well as collecting sheep and chickens from auctions.

ADDITIONAL INFORMATION

It will only be himself and his spouse on the farm. His children will also move onto the plot later, and their items will need to be added.

He had previously been insured with YCT Insurers but they cancelled his policy when he informed them that he is moving to the plot. According to the client they did not supply him with any reasons for the cancellation.

He is also planning to plant fruit trees, because his wife can cook some jam from the fruit to sell at the local flea market. He will need cover for hail damage once the trees are planted.

You are requested to analyse the risk as described above, and comment on the following:

- The risks that you would want to insure. {1}
- The risks you would not want to insure and reasons for this. {10}
- Suggestions on how the client can improve some risks to make them insurable. {2}

{13}



Dotted lines for writing.



ASSESSOR FEEDBACK

QUESTION	TOTAL	QUESTION	TOTAL	QUESTION	TOTAL	QUESTION	TOTAL	QUESTION	TOTAL
ACTIVITY 1		ACTIVITY 2		ACTIVITY 3		ACTIVITY 4		ACTIVITY 5	
Activity 1.1	4	Activity 2.1	3	Activity 3.1	3	Activity 4.1	4	Activity	13
Activity 1.2	4	Activity 2.2	3	Activity 3.2	3	Activity 4.2	2		
Activity 1.3	3	Activity 2.3	3	Activity 3.3	4	Activity 4.3	3		
Activity 1.4	4	Activity 2.4	3	Activity 3.4	3				
				Activity 3.5	3				
				Activity 3.6	4				
				Activity 3.7	2				
				Activity 3.8	3				
				Activity 3.9	3				
				Activity 3.10	6				
				Activity 3.11	2				
				Activity 3.12	3				
Sub total	15	Sub total	12	Sub total	39	Sub total	9	Sub total	13
								TOTAL	88

TOTAL	/88
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

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Version: Version 2

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