

General information:

Mr. X approaches you to insure the content of his house, buildings, all risk items, vehicles and watercrafts. He currently has cover with ABC Insurance Company.

Claims history:

Main dwelling, storm damage 1990 – R10 000 paid Insurer: ABC

Main dwelling, burglary 1993 – R50 000 paid Insurer: ABC

Apartment, water damage 2001 – R12 000 paid by Insurer: ABC

Claims history for the vehicle provided with the vehicle details.

House-contents:

The insured gives you the following information:

Bank details:

- XYZ Bank
- Account holder: Mr. X
- Account number: 00010001 (Current account)
- Branch code: 11 22 33
- Debit order advance: Last working day before the 30th of each month.

The insured needs the following cover:

- Cover for the contents of his house at 1 First Avenue, La Rochelle, Cape Town, 8001: R360 470
- Accidental damage to the contents of his house: R 5 000 (must include electric, mechanical & electronic breakdown)
- Stock in trade (Persian carpets and ornaments): R10 000

Cover for the contents of his apartment in Johannesburg: R50 000

- 702 Park Apartments, Park Street, Johannesburg

The insured has no need for any optional excess over and above the normal excess that applies. The insured is not interested in cover for Subsidence and landslip due to the high premium.

All Risk:

With regard to the above-mentioned questions, Mr X now wants to insure the below-mentioned items in terms of Section All Risks.

Clothing and personal effects: R 5 000

Jewellery:

- Michel Herbalin ladies' watch R 8 000 (replacement value) Model CSX 33 (serial number: 112233)
- Rolex men's watch R25 000 (replacement value) Model "Yachtmaster 100" (serial number: 1Y100R)
- 5 Gold bangles (R5 000 each) R25 000 (replacement value)

Racing bicycle:

Make and model: Merida 909
Original purchase price: R25 000
Replacement value: R28 779
Current value: R15 000
Use: Private and for races

Mountain bike:

Make and model: Raleigh Shutano 18
Original purchase price: R600
Replacement value: R875
Current value: R400
Use: Private (recreational purposes)

Golf set

Complete set Wilson's "Pro" golf clubs including the golf bag and accessories.
Original purchase price: R18 000
Replacement value: R20 000
Current value: R15 000

Buildings:

Total value of the house: R1 400 000
Street address: 1 First Avenue
Cape Town
7530
Mortgagee: ABSA
Account number: 11 22 33 44

Vehicles:

Toyota Conquest 1300

Registration number: CA1001
VI number: 12345678910
Engine number: ABC 12345

Chassis number: CH 12345
Year of production: 1983
Driver: Mr X' son at college
Registered owner: Mr X
Area: Bloemfontein
Value: R10 000 (No hire purchase agreement on the vehicle)

Details:

- Mr. X's son uses this vehicle at his college.
- The vehicle has a Raptor (VESA approved gear-lever lock).
- A JVC radio/CD player with four speakers to the value of R2 500 was also installed in the car.
- During the evening, this vehicle is parked in an open parking area in the front of the boarding house.
- This vehicle was purchased three years ago. The radio/CD player had been stolen from the vehicle four times during the past three years.
- Mr X urges that his son should not be indicated as the only nominated driver on the policy. Mr X is afraid that his son's friends will drive the vehicle without his knowledge/approval.
- Mr X will not, apart from the radio/CD player, specify any other accessories or take out any other type of cover.

Yamaha Scooter X50

Year of production: 2003
Registration number: CA 1002
Driver: Mr. X's daughter who lives with him
Registered owner: Mr. X's daughter
Area: Cape Town
Value: R5 000 (no hire purchase agreement applies to the scooter)

Details:

- Mr X' daughter who is at school and lives with him, uses the scooter. This scooter is mainly used for transporting her to and from school. During the evening, it is kept in the yard behind a locked gate.
- This scooter was bought brand new two years ago. No claim with regard to the scooter has been made.

Toyota Prado

Registration number: CA1003
VI number: 7878787878
Engine number: TPA 12345
Chassis number: CH 678910
Year of production: 2002
Driver: Mr X and his wife
Registered owner: Mr X
Area: Cape Town
Value: R350 000 (Hire purchase from XYZ Bank Cape Town – hire purchase number: 112233)

Details:

- This is the family car. Only Mr. X and his wife drive this vehicle.
- This vehicle is not at all used for business purposes. Once a month it is used on a 4x4 course.
- The vehicle was issued with a standard immobiliser/alarm system, as well as a Becker radio/CD player.
- Mr. X has installed a tracking system in the vehicle.

Smart Car

Registration number: CA1004

VI number: 45454545

Engine number: SMT12345

Chassis number: SMCH 223344

Year of production: 2003

Driver: Mr. X and any of his agents

Registered owner: Mr. X Properties CC

Area: Cape Town

Value: R100 000 (Hire purchase from XYZ Bank Cape Town – hire purchase number:10001000)

Details:

- This vehicle is registered in the name of Mr. X Properties CC.
Mr. X mainly drives the vehicle, but it may also be driven by any of his agents.
- The vehicle is issued as standard with an immobiliser/alarm system as well as a radio/CD player (make not known).
- During the evening, this vehicle is parked on the pavement in front of the risk address.
- This vehicle was purchased two years ago. Two months ago another car collided with this car.
- Mr. X requires the following additional/specified cover:
 - Car-hire in the event of total and partial loss
 - Cover for radio/CD player to the value of R3 000

Isuzu KB 250 Bakkie

Registration number: CA1005

VI number: 555552222

Engine number: KB 112233

Chassis number: KBCH667788

Year of production: 2001

Driver: Mrs. X

Registered owner: Mrs. X

Area: Cape Town

Value: R130 000 (Hire purchase from XYZ Bank Cape Town –hire purchase number:2000002)

Details:

- Mrs. X mainly uses this vehicle. She needs a light delivery vehicle (LDV) to transport the carpets, which she is selling from her home.
- The vehicle has a Raptor (VESA approved gear-lever lock) as well as a factory installed immobiliser.
- The radio in the bakkie is a Sonyo radio/type and is factory fitted.
- During the evening, the vehicle is parked in the driveway of the risk address.

- Mrs. X should be indicated on the policy as the only nominated driver.
- This vehicle was purchased as second hand two years ago.

Mrs. X has had four claims with regard to this vehicle:

— Two with regard to accident damage and two with regard to damage to the canopy where the motive was mainly to steal the Persian carpets and ornaments.

— The last claim with regard to accident damage has just been finalised.

- Mr. X needs cover for car-hire in the event of total or partial loss.

Watercraft:

Watercraft: **Ski boat** (DTC 1739E)

Year of manufacturing: 2003

Use: Private – mainly used to tow water-skiers and for pleasure cruises

Name of craft: Seagull

Speed: 60 km/h

Registered owner: Mr X

Registration: Inland dams and lagoon

General details:

- Mr X and family use this watercraft.
- The watercraft is registered for use on inland dams and the Langebaan lagoon.
- The watercraft has a canopy as observed on the photograph, as well as various water ski accessories.
- When this craft is not in use, it is in the central boat storage facility in the harbour of Saldanha.

Details of the watercraft

- Ski boat with a hull of four metres and a 90 horsepower Suzuki outboard motor.
- Value of hull: R50 000
- Value of outboard motor: R55 000
- Value of ski equipment: R10 000
- Age of the craft: 2 year

Water craft: **Jet ski** (CTM 6587)

Year of manufacturing: 2003

Name of craft: Bombardier

Speed: 55 km/h

Use: Private, for pleasure cruises

Owner: Mr X

Registration: Inland lakes

Value: R80 000 (Hire purchase agreement from XYZ Bank, Cape Town, hire purchase.

Agreement number: JA 55555555)

General details:

- Although Mr X bought the Jet ski; his son who lives in George mainly uses it.
- This Jet ski is registered for use on the lakes at Knysna.

Details of the watercraft

- The length of the Jet ski is two metres, with a 130 horsepower built-in motor.
- Value of Jet ski: R80 000
- Age of the craft: 2 years

Watercraft: ***Pleasure/ski boat***

Value of hull: R200 000
Value of inboard motors: R100 000
Value of a variety of loose equipment
(radio, radar, fish-finders): R 60 000
Length of hull: 6,2 metres
Age of boat: 3 years
Speed: 60km/h

Water craft: ***Fishing boat***

Value of hull: R40 000
Value of inboard motor: R35 000
Value of a variety of loose equipment
(radio, radar, fish-finder): R10 000
Length of hull: 5,2 metres
Age of boat: 6 years
Speed: 30 km/h
Currently the craft is not seaworthy

Personal Legal Liability

Include

Extended Personal Legal Liability

Include R10 million

SASRIA

Include on all the relevant sections.