Policy Schedule

AC and E Engineering Underwriting Managers (Pty) Ltd

7th Floor, Office Towers, Bedford Centre, Smith Street, Bedford Gardens,2049
PO Box 752189, Gardenview, 2047
Tel : 011 615 7529 Fax : 011 615 9360

Company Registration Number : 2009/015923/07
Vat Registration Number : 4020257368

Licensed FSB Financial Service Provider (FSB License No. 43281)

Insurer :	New National Assurance Co Ltd
Broker :	Insurance Zone Insurance Brokers (Pty) Ltd
Marketer :	Ryan Van Zyl
Policy No :	ACE ENG85752 / Renewal
File No :	MAI0266
Debit Order Day :	7th
Frequency :	Monthly
Payment Method :	Debit Order
Wording :	Engineering

The Insured :	Africa Rope Access (Pty) Ltd
Postal Address :	178 Pritchard Street, NORTHRIDING, 2169
Situation of Premises :	All premises as stated in each section owned or occupied or used by the Insured and currently restricted to the Republic of South Africa or as per MEMORANDUM Territorial Limits
VAT Reg No :	4850279904
Company Reg No :	2017/290668/07
Business Description :	Building Contractor : Rope Access Maintenance and Painting.
Period of Insurance :	(a)From:01/04/2026 To:31/03/2027 (Both dates inclusive) (b) Any subsequent period from which the Company agrees to renew this policy or any section thereof
Policy Inception Date :	01/04/2026
Policy Renewal Date :	01/04/2027
Endorsement Date :	01/04/2026
Endorsement Reason :	2026 Renewal
Policy Status :	Renewal Policy

(All Premiums are inclusive of V. A. T. @ 15.0% - New National Assurance Co Ltd VAT No. 4380101289). In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively. This Schedule forms part of the Insurance Company's policy wording and must be read in conjunction with the applicable wording.

Signed for and on behalf of New National Assurance Co Ltd at Johannesburg on 12/01/2026

Engineering

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Summary of Insurance and Premium Summary

POLICY SECTIONS AVAILABLE	COVER TAKEN	SASRIA COVER	PREMIUM	
			PRORATA / ADJUSTMENT	MONTHLY
Contract Works	YES	YES		R 2,713.33
Public liability	YES	NOT APPLICABLE		R 320.00
		SASRIA SOC LTD		R 294.48
		Total (VAT Incl)		**R 3,327.81**

Total charges and fees included in the premium		
SASRIA Commission Amount		R35.34
Broker Commission Amount		R606.67

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Policy Memoranda
Territorial Limits:
The Republic of South Africa and to the extent permitted by the applicable Insurance Acts the territories of Namibia, Lesotho, Botswana, Swaziland, Mozambique.

Policy Endorsements

15.5% Ancillary Fee is included in the total risk premium

Premium obligations and consequences of non-payment of premiums:

This Policy is subject to premium payment payable in terms of the Short-Term Insurance Act (No. 53 of 1998).

The Policyholder Protection Rules under section 55 of the Short-Term Insurance Act (No.53 of 1998) affords the insured a grace period of 15 days from the payment due date as per the Policy Schedule. The grace period does not apply to the month of inception and only comes into effect the month following the inception of a policy .

It is hereby noted that premiums are payable in advance either on the first of the month or as agreed and indicated by your payment method on the policy schedule.

The implications of a failure to pay the policy premium as per the regulations will result in a provision of this policy to be voided to the extent that the Act provides expressly or by implication that the Underwriter on behalf of the Insurer may repudiate a claim because the premium was not paid on the due date even though payment was made during the grace period referred to in Rule 15 of the Policyholder Protection Rules (Short-Term Insurance), Section 55 of Short-Term Insurance Act of 1998, whether or not the payment was made prior to the event giving rise to the claim. The Act further allows an insurer to terminate a policy with immediate effect due to non-payment of a premium. If premium payment is not received by the end of the aforementioned grace period, then your policy shall be deemed as cancelled. The cancellation will be dated the 1st day following the last month for which premiums were received.

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

TREATY CONDITIONS

It is declared and agreed, notwithstanding anything to the contrary in the Policy, Schedule or any endorsement to the Policy that the Policy General Exceptions shall be amended to include the following

INFORMATION TECHNOLOGY EXCLUSION

The Policy excludes:

1. Loss of or damage to data or software, particular any detrimental change in data, software or computer programmes that is cause by a deletion, a corruption or a deformation of the Data, and any consequential losses resulting from such a loss or damage.
   Notwithstanding this exclusion, loss of or damage to data or software, which is the direct consequence of indemnifiable physical loss or damage to the substance of property, shall not be excluded by this exclusion.
2. Loss of damage resulting from an impairment in the function, availability, range of use or accessibility of data, software or computer programmes, and any consequential losses resulting from such loss or damage.

CYBER LOSS EXCLUSION

1. The Policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
   1.1 any loss of, alteration of, or damage to or a reduction in the functionality, availability or operation of a Computer System, unless directly and solely caused by sudden and unforeseen physical loss or damage to the property insured;
   1.2 any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any Data and/or programmes, including any amount pertaining to the value of such Data and/or programs unless caused directly by indemnifiable sudden and unforeseen physical loss or damage to the property insured;

DEFINITIONS APPLICABLE TO THE INFORMATION TECHNOLOGY AND CYBER EXCLUSIONS

1. Computer System means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back up facility.
2. Data means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a Computer System

COMMUNICABLE DISEASE EXCLUSION (LMA5394)

1. Notwithstanding any provision to the contrary within this Policy, any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto is herewith excluded.
2. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
   a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
   b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
   c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability Of or loss of use of property.

Neither this exclusion nor its absence from any prior Policy(ies) shall be used in any context to demonstrate coverage under such other prior Policy(ies).

AC & E Engineering Underwriting Managers (Pty) Ltd

TREATING CUSTOMERS FAIRLY

MISSION STATEMENT

We place customer interests at the heart of everything we do and commit to treat customers with honesty, fairness and respect at all times.

Treating Customers Fairly (TCF) and customer service is a significant part of our philosophy and we know that good customer service equates to good business

About TCF

TCF stands for Treating Customers Fairly. TCF was implemented by the Financial Services Conduct Authority (FSCA) to ensure that the fair treatment of customers is embedded within the culture of all financial services providers and representatives.

The goal of TCF is:

- Improving customer confidence
- Ensuring appropriate products and services
- Enhancing transparency and discipline.

There are six key Treating Customers Fairly (TCF) outcomes in terms of the regulators aim. This document sets out our commitment to Treating Customers Fairly. We understand the fiduciary relationship between the Policyholder and the Broker. However, anyone dealing with ***A C and E Engineering Underwriting Managers (Pty) Ltd*** is entitled to hold us to account and challenge us to perform as we have detailed in the pages that follow. This is a valid document and the contents may change from time to time. Any alteration or changes will only be made where the result is an improvement and enhancement to Treating Customers Fairly.

The SIX OUTCOMES

A C and E Engineering Underwriting Managers (Pty) Ltd and all its employees subscribe to all six outcomes of TCF which are as follows:

Outcome 1: Customers are confident that they are dealing with providers where the fair treatment of customers is central to the provider's culture.

Outcome 2: Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.

Outcome 3: Customers are given clear information and are kept appropriately informed during the entire process.

Outcome 4: Where customers receive advice, the advice is suitable and takes account of their circumstances.

Outcome 5: Customers are provided with products and the associated services that perform at an acceptable standard as specified by the provider.

Outcome 6: Customers do not face unreasonable post-sale barriers when they want to change a product, switch providers, submit a claim or make a complaint.

Our PROMISE

We are committed to ensuring the following:

1. Deliver prompt, friendly, efficient, courteous and relevant customer service at all times.
2. Provide efficient customer-driven processes.
3. Continuously improve and identify new technologies and endeavour to excel in the delivery of our customer service.

4. Assist you in making an informed decision whether it may be a new product, claim or policy amendments, etc., always via your broker.

5. Only provide you with products that you need.

6. Encourage and build long lasting relationships with all our customers.

7. Providing opportunities for feedback regarding out products and services, make the necessary changes where appropriate to ensure customer satisfaction.

8. Instil a culture of openness and transparency with regards to our processes and products.

What YOU can do to HELP

You can assist us with TCF by doing the following:

1. Providing and disclosing all the relevant information regarding your insurance needs to enable us to provide you with the most suitable products/services.
2. Tell your broker how we can improve our service and products.
3. Inform your broker of any changes to your personal or company information to ensure we keep our records up to date.
4. Read through all your policy wording, associated documents and any communications carefully and familiarise yourself with our processes and products.
5. Let your broker know if there is any aspect of our products that you do not understand or are not satisfied with.

FEEDBACK

Please note that as an underwriting manager, we are precluded from dealing with any policyholder directly. This means that all forms of correspondence and communication are exclusively through an intermediary (Broker). Should you have any complaints or queries you may submit same to your broker who will in turn convey same to us. We will in turn proceed to address such queries and complaints in a timeous manner in order to avoid any unnecessary delays.

Details of our complaints procedure can be found on our website www.engineeringace.co.za <http://www.engineeringace.co.za> or refer to your policy wording and associated documents or call us on (011) 615 7529.

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Contract Works

Risk Address: , ., R.S.A, 2169	Contract Limit	Premium
Material Damage: Other	R7 000 000,00	R2 713,33

Annual Turnover: R26 000 000.00

Escalation : 20 %

Construction Period Limitation : 12 months

Maintenance \ Latent defects Period : 3 months

Building Contractor : Rope Access Maintenance and Painting

Excess

Major- R 20000 each and every claim

Minor- R 20000 each and every claim

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Contract Works

Item Notes
DEDUCTIBLES PER EVENT ON THE CONTRACT WORKS:

Major Perils: In respect of each and every occurrence of loss or damage due to Storm, Tempest, Hurricane, Cyclone, Water, Fire, Flood, Inundation, Earthquake, Subsidence, Landslip or Collapse.

Minor Perils: In respect of each and every occurrence of loss or damage from Any other cause.

CONDITIONS:
(Applicable notwithstanding anything to the contrary contained in the Policy)

1. It is declared and agreed that where Limits of Indemnity and Restriction Limits are stated such Limits and Restrictions are intended to apply per occurrence or series of occurrences arising out of single cause and in the aggregate for all insured contracts.

2. Theft subject to forcible and violent entry/exit to the site, buildings under construction or storage facilities of any type.

3. Theft & Malicious Damage
   It is agreed and understood that Insurer s liability in respect of theft of materials from site where the materials cannot be secured is subject to the Insured taking reasonable precautions to prevent the theft of or malicious damage to such materials. Reasonable precautions shall include the provision of qualified security personnel on site, regular patrols and delivering only such materials to site as will be incorporated into the works during the day.

4. Cover for theft is limited to the works and will not extend to tools, equipment or existing property unless provision has been made for such cover to be included

5. Sites to be fenced/marked off with access control

6. Testing & Commissioning of New Equipment Only, Testing Period 30 days

7. Sub-Contractors are included to the extent required by the contract.

8. The Policy excludes work in progress which has not been completed to a state where it can be left unsupervised during the builder’s holidays or any period during which the site is not fully occupied

9. It is hereby declared and agreed that any pre-existing defects are excluded

10. Use of explosives/blasting is excluded.

11. The limit of indemnity for Theft from central site storage is limited to R500,000.00 subject to a deductible of R5 000.00.

12. The limit of indemnity in respect of on-site and off-site storage is limited to a maximum of R500,000.00 in total

13. Notwithstanding the limits under (14) above, the limit of indemnity in respect of the theft of cables, wiring and copper piping is sub-limited to R50 000.00.

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Contract Works

ENDORSEMENTS:
(Applicable notwithstanding anything to the contrary contained in the Policy)

COMPLETED WORK :
The Insurance Ceases on Completion of work on a Housing Unit or date of occupation (whichever occurs first) irrespective of whether a hand over certificate has been issued or Services have been connected or not

PRINCIPAL'S SURROUNDING PROPERTY – Not being worked on (if applicable)
It is declared and agreed that subject to the policy terms, exceptions, conditions and provisos applicable to Memo 4 – Own Surrounding Property Extension the Policy is extended to indemnify the Insured against loss of or damage to existing fixed property not otherwise insured by this section of the Policy not being worked on and arising in the performance of the Insured Contract.
Limited to R200 000.00 subject to a deductible of R10 000.00

HOT WORK & FIRE PREVENTION
It is declared and agreed that the Insurers will not be liable to indemnify the Insured for loss or damage to property insured due to fire caused by "hot" work (involving electrical works, chemical processes involving exothermic reactions including work with catalysts or fuels, welding/cutting /grinding or application of heat) unless the Insured has taken reasonable precautions to Prevent the start and propagation of fire by means such as but not limited to:-
a) fire breaks
b) Isolating any combustible materials or liquids
c) Provision of adequate fire-fighting equipment and the presence of an employee trained to use such equipment to extinguish fire
d) Provision of a fire watch for 30 minutes after completing the hot works and an inspection of hot work areas one hour after completion of the hot work by the health and safety officer
e) Inspection of hot work areas one hour after completion of such hot work
f) Removing all combustible materials from the works on completion of each day's work.
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EXCLUDED CONTRACTS
The Insurer may on request extend cover for excluded contracts at terms to be agreed and endorsed on the Policy. The Insurer will not be liable for excluded contracts and no cover is provided for Contracts or any undertaking or work by or on behalf of the Insured which is hereinafter excluded unless the Policy is endorsed prior to inception of such work or undertaking.
The following Contracts are excluded: -
1. Contracts where the estimated value at award (including the cost of free issue materials) exceeds the Policy Limit of Indemnity or Maximum Contract Value or Maximum Value per Contract reflected in the Schedule
2. Contracts with a duration at inception which exceeds the limit in the policy Schedule
3. Contracts which exceed 3 years in duration
4. Contracts on an existing airport runway or airstrip or in or on any aircraft Unless otherwise agreed.
5. Contracts in or on waterborne vessels
6. Contracts involving "wet risks including but not limited to harbor's, jetties, piers, wharfs, breakwater works, moles, groynes, dams including coffer dams and weirs, river diversions, canals, protection of banks in watercourses and other temporary works in the sea, rivers or any other body of water.
7. Bridges exceeding 10% of the total insured road building contract value
8. Contracts involving underground mining, tunneling, shaft-sinking, underground work or any underground activity other than excavations for normal foundations or basements
9. Contracts which commenced prior to inception of the Policy are not insured unless agreed to by endorsement
10. Contracts for construction and erection of Petro Chemical Plants is excluded.
11. All bridges with a single span exceeding 50m in length or a total length of more than 100m
12. Construction works in any river, watercourse, dam or tidal water (Wet risks).

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Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Contract Works

SPECIFIC CONTRACTS NOTED:

1. Principal : Pulse Properties
   Contract description : Hantra Block exterior repairs and painting
   Site Address: 417 Spuy street, Sunnyside
   Contract value: R2 211 527 Including VAT
   Contract period: 4 months
   Start Date: TBA
   Expiry Date: 30 April 2024

The Interest of Elwandle Properties (Pty) Ltd is hereby Noted
Policy hereby renews on April 1st 2024

Extension / Additional Perils / Limitations	Included	Sum Insured	Deductibles
Additional Removal of Debris – No Damage	Yes	R150,000.00	R5,000.00
Claims Preparation Costs	Yes	R10,000.00	R0.00
Inland Transit	Yes	R500,000.00	R5,000.00
Removal of Debris	Yes	R150,000.00	R5,000.00
Surrounding Property	Yes	R1,000,000.00	R10,000.00
Testing and Commissioning	Yes	R500,000.00	R20,000.00

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Public liability

Risk Address: , ., R.S.A, 2169			**Sum Insured**	**Premium**
1 **Contractors Third Party Liability**			R10 000 000,00	R320,00
Basic First amount payable : 10% of claim minimum R15 000.00				
Extensions/Additional Perils/Limitations	**Included**	**Deductibles**		
Existing Services	Yes	15 000,00	R1 000 000,00	R 0,00
Spread of Fire	Yes	15 000,00	R1 000 000,00	R 0,00

Item Notes
Every extension is a Sub-Limit within the policy Limit.

DEDUCTIBLE PER EVENT:

Existing services deductible: 10 % of Claim Min R15,000.00 In respect of each and every occurrence of loss or damage

Spread of fire deductible: 10 % of Claim Min R15,000.00 In respect of each and every occurrence of loss or damage

Territorial Limits : Republic of South Africa or as per MEMORANDUM Territorial Limits

Claims Made Retro Active Date: 06/04/2017

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

S.A.S.R.I.A.

Description	Total Sum Insured	Premium
Sasria Contract Works	R26 000 000.00	R294.48

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

Premium Calculation

Description		Sum Insured	Monthly Premium	Rate
Risk Address	**Contract Works**			
1: .	Material Damage: Other	R26 000 000,00	R2 713,33	0.1252%
Risk Address	**Public liability**			
1: .	Contractors Third Party Liability	R10 000 000,00	R320,00	0.0384%

Engineering

Client Name : **Africa Rope Access (Pty) Ltd**
Policy Number : **ACE ENG85752 / Renewal**

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract)
As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information :

1. The Intermediary (Insurance Broker)
Insurance Zone Insurance Brokers (Pty) Ltd
FSP No: 22895
24 CONCORDE ROAD WEST,
BEDFORDVIEW,
JHB,
2007
PO BOX 2756,
BEDFORDVIEW,
2008
Tel : 0116018800
Email : admin@insurancezone.co.za

The Intermediary (Insurance Broker), when granted an agency agreement, had Professional Indemnity cover in place.

2. Details About The Underwriting Manager

* AC and E Engineering Underwriting Managers (Pty) Ltd
  Company Registration: 2009/015923/07
  VAT Registration Number: 4020257368
  FSP Registration: 43281
  7th Floor, Office Towers, Bedford Centre, Smith Street, Bedford Gardens, 2049
  Telephone: (011) 615 7529 Fax: (011) 615 9360
  EMail:info@engineeringace.co.za
* AC&E Engineering Underwriting Managers (Pty) Ltd holds Professional Indemnity cover through Leppard Underwriting

3. Details of AC&E Compliance Officer
Address correspondence to : Roy Banks
Compliance Trust (Pty) Ltd Practice Number: 6749
Tel: 082 575 6427 / 011 678 2533
Fax: 086 636 5359
Email: roy@compliancetrust.co.za

3. Details of how to report a claim

* Claims are to be instituted as follows:
  claims@engineeringace.co.za
  (i) Notify A C and E PI & Liability Underwriting Managers (Pty) Ltd as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of a theft or where a criminal act is suspected.
  (ii) Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact AC&E PI & LiabilityUnderwriting Managers (Pty) Ltd
  (iii) If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the National Financial Ombud Scheme South Africa (NFO) as per the details in 9 below.
  (iv) Take all reasonable steps to prevent further damage or loss.
  (v) Please bear the following in mind:
  * Under no circumstances must liability be admitted
  * Do not destroy or discard any articles or evidence related to the claim

Type of policy involved
Please refer to your policy document which contains the name, risk description (class), policy number and type of policy involved.

General Information

* For every financial service product marketed by our company, a contract exists between the Underwriter and Insurer.
* For practical reasons, our representatives do not carry copies of the contracts on their persons.
  The necessary documentation is available for viewing at our offices.
* In case of any queries you may have regarding compliance to the FAIS Act, kindly contact Anne-Marie Fourie on 011 615 7529
* Neither Anne-Marie Fourie nor the FSP, directly or indirectly hold(s) more than 10% shareholding in any insurance companies, nor do we hold any substantial financial interest in any insurance company.(If the status of the above changes in any way, you will be notified in writing within 30 days of such change)
* The FSP received more than 30% of our total remuneration from a particular insurer during the preceding 12 month period. (If the status of the above changes in any way, you will be notified in writing within 30 days of such change)

  (i) The insurance contract is conditional upon and will only come into effect following payment of the premium by the Insured and receipt thereof by or on behalf of the Insurer, and such premium is payable as declared in the policy document

Restrictions / Conditions
We are authorised to do Short-term Commercial Insurance. We are however restricted to quote only on Engineering classes in terms of our agreement with New National Assurance Co Ltd

5. Details of Contact Person at the Underwriting Manager
Name: Anne-Marie Fourie
Tel: (011) 615 7529 Fax: (011) 615 9360
Email: info@engineeringace.co.za
Legal and Contractual Status: Independent Intermediary

My Qualifications:
Because of my period of experience in the financial services industry, I am not required to render any financial services under supervision and I am authorised to give financial advice under the following auspices: I am a Representative of this licensed FSP. As I have been registered as 'Fit and Proper' and competent to give financial advice, the licensed FSP accepts full responsibility for the advice which I give to my clients. Full details of any product supplier will be given to you in writing at quotation stage. I stand to receive no personal benefit from the financial services for which I am offering advice other than my remuneration which is based on a combination of Commission & Fees.

6. Other matters of importance

Please note that AC&E have implemented a Conflict of interest management policy as required by the FAIS Act and General Code of Conduct. A copy of our policy may be viewed on our website at: www.engineeringace.co.za

(a) You must be informed of any material changes to the information provided above.
(b) If the information was given orally, it must be confirmed in writing within 30 days.
(c) If any complaint to the intermediary or insurer is not resolved to your satisfaction you may submit the complaint to the Registrar of Short-term Insurance.
(d) The insurer and not the intermediary must give reasons for repudiating your claim.
(e) Polygraph or any lie detector test is not obligatory in the event of a claim and the failure of such a rest may not be the sole reason for repudiating a claim
(f) Your insurer may not cancel your insurance merely by informing your intermediary. There is an obligation to make sure the notice has been sent to you.
(g) You are entitled to a copy of the policy free of charge .
(h) Your Broker receives commissions from your Insurer at the legislated rates. These are currently, 20% on Non-Motor Policies other than Single Project PI which is 15%. Any other amounts due by you will be included in all quotations and renewal documents given to you and will be reflected on your policy schedule.

7. Warning

* Do not sign any blank or partially completed application form.
* Complete all forms in ink.
* Keep all documents handed to you.
* Make notes as to what is said to you.
* Don't be pressurized to buy the product.
* Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance
* All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your responsibility. You need to be satisfied with the accuracy of any transaction submitted by your broker on your behalf.
* Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.

8. Commissions and Fees

Non Motor Commission : R606.67
Motor Commission: R Nil
Non Motor Sasria Commission : R 35.34
Motor Sasria Commission : R Nil
UMA Policy Fee : R Nil
Remuneration : R642.01

NEW NATIONAL ASSURANCE COMPANY
People you can talk to.

DETAILS OF THE INSURER

a) Name:	New National Assurance Company Limited
b) Physical address:	9 Old Main Road, Kloof, 3640
c) Postal address:	P O Box 1610, Durban, 4000
d) Telephone number:	(031) 334 2000
e) Email address:	compliance@nnac.co.za
f) FSP number:	2603
g) Company registration number:	1971/010190/06
h) VAT registration number:	4380101289
i) Website:	www.nnac.co.za

INTERNAL COMPLIANCE OFFICER
Head of Compliance: Ms. V Lakhraj
Contact number: (031) 334 2000
Email address: compliance@nnac.co.za

EXTERNAL COMPLIANCE OFFICER
Compliance Officer: Associated Compliance
Contact number: (011) 678 2533

COMPLAINTS

Internal Complaints:
Head of Market Conduct: Morongoa Mametja
Email to: complaints@nnac.co.za
Contact Number: (031) 334 2000 or (011) 646 7456

External Complaints:
The National Financial Ombud Scheme (NFO):
Email address: info@nfosa.co.za
Telephone number: 0860-800-900
Website address: www.nfosa.co.za

Physical Address:
NFO Johannesburg Office -110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198.
NFO Cape Town Office - Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont Western Province, 7700.

The FAIS Ombudsman
Telephone: 086 066 3274
(012) 762 5000
Email address: info@faisombud.co.za
Website: www.faisombud.co.za

Postal Address:
P.O. Box 41
Menlyn Park
0063

Physical Address:
Menlyn Central Office Building
125 Dallas Avenue Menlyn Central
Waterkloof Glen
Pretoria 0010

The Financial Sector Conduct Authority
Telephone: 0800 20 37 22
Fax: (012) 346 6941
Website: www.fsca.co.za

Postal Address:
P.O. Box 35655
Menlo Park
0102

South African Information Regulator
Telephone: 0800 017 160
Email: PAIAComplaints@inforegulator.org.za
POPIACompliance@inforegulator.org.za
Website: www.inforegulator.org.za

Postal Address:
P.O. Box 31533
Braamfontein
Johannesburg
2017

Physical Address:
Woodmead North Office Park,
Maxwell Drive, Woodmead,
Johannesburg
2191

SASRIA SOC Ltd
Physical Address:
36 Fricker Road

P.O. Box 653367
Benmore

Illovo 2010

Sasria SOC Limited
P.O. Box 653367, BENMORE, 2010
36 Fricker Road, Illovo, Sandton, 2196
Tel: +27 11 214 0800 or 086 172 7742 (Switchboard)
Reg. No.1979/000287/30
VAT Reg. 4140119340
FSP License No.: 39117

DISCLOSURE NOTICE TO NON-LIFE (SHORT-TERM) INSURANCE POLICYHOLDERS IN TERMS OF THE FINANCIAL ADVISORY AND INTERMEDIARY SERVICES (FAIS) ACT 37 of 2002

(This Notice does not form part of your insurance policy)

Insurer: Sasria SOC Limited Sasria SOC Ltd ("Sasria") is an authorised Financial Services Provider (FSP) registered under FSP number 39117.			
Postal Address P.O Box 653367, Benmore, 2010	**Physical Address** 36 Fricker Road, Illovo, Sandton, 2196	**Telephone Number** (011) 214 0800 or 086 172 7742	
Relevant Insurance Cover Held: Yes			
Financial Products: Non-Life Commercial & Personal Lines			
Conflict of Interest Policy: Sasria has adopted a Conflict of Interest Management Policy to avoid and mitigate any potential conflicts of interest. The policy is available at www.sasria.co.za			
Compliance Officer Mr. Mziwoxolo Mavuso Tel: 011 214 0800	**All Complaints and Compliance related queries to be addressed to:** Compliance Officer Sasria SOC Limited P.O Box 653367, Benmore, 2010	**Claims Notification Procedures:** In the event of a claim, all relevant documents relating to your claim must be submitted to the Agent Company, the name and address of whom appears below.	**Email Address:** mziwoxolom@sasria.co.za or contactus@sasria.co.za Website: www.sasria.co.za
If you have any claims and compliance-related issues that have not been resolved to your satisfaction by Sasria, you may address your queries to:			
National Financial Ombud Scheme	**NFO Cape Town** 6th Floor, Claremont Central building, 6 Vineyard Road, Claremont Cape Town, 7700 **NFO Johannesburg** 110 Oxford Rd, Houghton Estate, Johannesburg, 2198	**Telephone:**0860-800-900 **WhatsApp:**066 473 0157	**Email:** info@nfosa.co.za **Website:** www.nfosa.co.za

FAIS Ombudsman	**Postal Address:** PO Box 41 Menlyn Park 0063 **Physical Address:** Menlyn Central Office Building, 125 Dallas Avenue, Waterkloof Glen, Pretoria, 0010	**Telephone:** 012 762 5000 **Share Call:** 086 066 3274	**Email:** info@faisombud.co.za **Website:** www.faisombud.co.za
Financial Sector Conduct Authority	**Postal Address:** PO Box 35655, Menlo Park, 0102 **Physical Address:** 41 Matroosberg Road Ashlea Gardens, Pretoria, 0002	**Telephone: 012 428 800** Switchboard: 0800 20 37 22 **Fax:** 012 346 6941	**Email:** info@fsca.co.za **Website:** www.fsca.co.za

ABOUT YOUR SASRIA COUPON/ POLICY

Name and Address of Sasria Agent Company	New National Assurance Company Limited 9 Old Main Road Kloof 3640
Details of Policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by Sasria.
Premium R **Frequency of Premium** **Payments Manner of Premium** **Payments Due date for**	These details are reflected in the quotation, in the policy schedule and in the Disclosure Notice forming part of disclosure for the underlying policy
Consequences of Non-payment of Premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the Disclosure Notice document which provided further details as to premium and monetary obligations.

Sasria is striving for excellence. Should we fail to deliver on our service promises or for any complaints, you can send an email to: contactus@sasria.co.za

12 January 2026

Insured : Africa Rope Access (Pty) Ltd
Policy Number : ACE ENG85752 / Renewal
Broker : Insurance Zone Insurance Brokers (Pty) Ltd

Special Endorsement - General Condition relating to Arbitration

It is hereby declared and agreed between the parties that effective **1 January 2017**, the Policy General Condition relating to Arbitration is hereby amended and shall have no force and effect whatsoever, except as provided hereinafter.

The General Condition shall be replaced by the following General Condition:

There is any difference between the amount claimed under the policy and the amount which the insurer offers to pay, (liability being otherwise admitted), such difference shall be referred to the decision of an arbitrator to be appointed in writing by the parties in difference or, if they cannot agree upon a single arbitrator, to the decision of three arbitrators, one to be appointed in writing by each of the parties and a third jointly by the appointed arbitrators.

Such nomination shall be done within one calendar month after having been required in writing so to do by either of the parties provided always that both the Insured and Insurer both mutually agree in writing to resolve the matter by Arbitration.

This clause does not detract in any way whatsoever from either party exercising its right to institute or defend an action out of the relevant Court having jurisdiction to hear the matter, and hence either party may refuse to resolve the matter through arbitration.

In the event a matter is referred to arbitration, then either party will nevertheless still retain the right to challenge the award made by the arbitrator(s), either on an Appeal against the Arbitrator's award, or to challenge same in a High Court.

The making of an award shall be a condition precedent to any right of action against the Insurers under this General Condition.

The Policy cover remains subject to all other policy terms, exceptions and conditions which shall remain unchanged.

Signature

Signed at Johannesburg the **12th** day of **January 2026**
AC & E Engineering Underwriting Managers (Pty) Ltd
Registration No. 2009/015923/07
VAT No.4020257368
FSP No. 43281

For and on behalf of
New National Assurance Company Limited
Registration No. 1971/010190/06
VAT No. 4090266018

Managing Director: Anne-Marie Fourie

Reg. No: 2009/015923/07 - VAT No: 4020257368- **An Authorised Financial Service Provider - FSP 43281**