



ALTECH AUTOPAGE CELLULAR INSURANCE

CELL No. _____
 INSURED: INITIALS : _____
 MAKE & MODEL OF HANDSET _____
 OR DATA CARD: _____

DATE: _____
 SURNAME: _____
 IMEI SERIAL No: _____

I understand and accept the conditions of insurance as stated.

SIGNED :...

AT ... THIS..... DAY OF...

GENERAL POLICY TERMS

DEFINITIONS

- “INSURED EVENT” shall mean theft or sudden and unforeseen physical loss or damage to the insured equipment subject to the exclusions recorded in clause 17 below.
- FIRST AMOUNT PAYABLE” shall mean an amount to be borne by Insured in respect of each and every successful claim lodged.
- “THE SERVICE PROVIDER” shall mean Altech Autopage cellular
- “THE INSURANCE COMPANY” shall mean Mutual and federal risk financing limited
- “THE COMPANY” shall mean Altech Autopage cellular
- “PHONE INSURANCE PRODUCT” shall mean product or limit of cover selected by the Insured
- “THE INSURED” the person/s and/or entities named as the Insured in the Certificate of Insurance
- “EXPIRY DATE” REFER TO PERIOD OF INSURANCE COVER

CLARIFICATION OF POLICY TERMS

This policy embodies the contract between the Insurers and the insured.

1. You/your/yours/yourself means the person in whose name this policy is issued.
2. We/us/ours means the Insurer Mutual and Federal Insurance Company.

General conditions, exclusions and definitions are applicable to the whole Policy wording unless it is specifically stated otherwise.

INSURANCE CLAUSE

Provided the premium is received and accepted by us, we will, on the occurrence of an Insured Event defined in any insured section of the policy which occurs during the period of insurance, indemnify you at our option by repair or replacement, up to the Sum Insured or Limit of Indemnity less any First Amount Payable stated for the Insured Event, subject to all the terms and conditions of the Policy relating to that section.

PERIOD OF INSURANCE

The period of insurance is from the date that this insurance certificate is issued until the expiry of the airtime contract.

GENERAL CONDITIONS

1. PREVENTION OF LOSS

You must take all reasonable precautions to prevent loss, damage and accidents.

2. CLAIMS PROCEDURE, REQUIREMENTS AND CONDITIONS

- 2.1. If an event giving rise to or likely to give rise to a claim comes to your knowledge you must notify The Service Provider within 30 (thirty) days and as soon as possible give us:
 - 2.1.1. Written details of the event on the standard claim form

- 2.1.2. Such information and sworn declarations that we may require from time to time
 - 2.1.3. Details of any other insurance covering the same event
 - 2.1.4. Claims in respect of theft or loss must be reported to the Police within 48 (forty eight) hours or as quickly as possible after discovery of the theft or loss. Sim card losses must be reported to the Police within 24 (twenty four) hours.
 - 2.2. You must notify the police of any loss or theft of property within 24 (twenty four) hours and obtain a police case number or signed Affidavit.
 - 2.3. If we reject liability for any claim made or contemplated under this policy we will be relieved of liability unless summons is served on us within 90 (ninety) days of such rejection.
 - 2.4. After settlement of a claim the Company may keep possession of any damaged property and deal with it in any manner. Property may not be abandoned to the Company.
 - 2.5. Claims will only be entertained upon confirmation that premiums are paid up to date at the time of loss.
 - 2.6. The Insurance Company or the Company can take over and conduct in the name of the Insured the settlement of any claim or prosecution of any criminal action in connection with the loss or damage to the insured item.
- 3. FRAUDULENT OR WILFUL ACTS**
All rights of indemnity under this policy will be forfeited if:
- 3.1. A claim is in any respect fraudulent or if fraudulent means are used by you, or on your behalf, to obtain any benefit under this policy;
 - 3.2. A claim in any way occurs due to a wilful act committed by you or with your connivance;
 - 3.3. Information in connection with a claim is not true.
- 4. OTHER INSURANCE**
If a claim payable under this policy is also payable under any other policy we will only pay our rateable proportional share of the claim.
- 5. OBSERVANCE OF POLICY TERMS**
Our liability is conditional on the observance of the Policy terms conditions and endorsements by any person claiming indemnity or benefit
- 6. NOTICE AND STATEMENTS**
All notices and statements, if requested by us, are to be given in writing.
- 7. LIMITATIONS AND AMENDMENTS**
Limitations of and amendments to the policy contract may be made by us after giving you 30 (thirty) days' written notice thereof at your last known address
- 8. JURISDICTION**
This policy is subject to the jurisdiction of the courts of the Republic of South Africa.
- 9. CANCELLATION / PREMIUM PAYMENT**
- 9.1 CANCELLATION
This policy or any section may be cancelled
- 9.1.1 by you at any time given in writing and we will be entitled to retain the customary short term premium or minimum premium; by us upon 30 (thirty) days written notice to you at your last known or nominated address and we will retain a pro rata premium. Notice shall be deemed to have been received by you after 10 (ten) days of the dispatch of the notice unless proven by you to the contrary.
- 9.2 PREMIUM PAYMENT
if the premium is not paid on the date that it was due to be paid;
- 9.2.1 As a result of payment having been stopped by you this policy will be automatically cancelled at 16h00 on the date that the premium was due to be paid;
 - 9.2.2 The Insured shall have the opportunity of making payment directly into The Service Provider's account alternatively, The Service Provider shall attempt to debit the Insured's account at the next bill run. Should payment still not be received by The Service Provider upon the second attempt to receive payment then this policy shall be cancelled with immediate effect.
 - 9.2.3 Should the Insured suffer any loss, damage or theft during the period mentioned in clause 9.2.2 above then the Insured shall not be entitled to claim any damages from the Insurer
 - 9.2.4 For any other reason other than as described in 9.2.1 we will redebit in the following month and should the total outstanding premium not be paid when redebited, the policy will be automatically cancelled from the date the first unpaid premium was due to be paid.

10. DIRECTOR

Wherever the word "director" is used it is deemed to include "member" if the Insured is a Close Corporation.

11. SELECTION OF PRODUCT

The Insured shall be responsible for selecting the correct **Phone Insurance Product** to adequately insure the correct value of the handset/data card or any replacement or upgrade handset/data card as supplied by the Service Provider.

12. NO RIGHTS TO OTHER PERSONS

Unless otherwise provided, nothing in this Policy shall give any rights to any person other than the Insured. The receipt of the Insured shall in every case be full discharge to the Company. In the event of the Insured doing a name change on any contract or Sim card, the onus of cancellation of this policy shall be on Insured.

13. GEOGRAPHICAL LIMITS

The Insured shall arrange for the Service Provider to activate the international roaming facility for use of the Handset outside the Republic of South Africa. In the event that the International Roaming Facility is not activated, no compensation will be payable for any loss or damage occurring outside the Republic of South Africa.

14. USE OF HANDSET OR DATA CARD WITH CONTRACT SIMCARD/MSISDN CELL NUMBER

The indemnity provided by the insurance in terms of this certificate shall only be applicable when the insured handset or data card is used in conjunction with the Contract Simcard/MSISDN (IMEI Number). No cover shall be operative whilst the insured handset/data card is being used in conjunction with any prepaid or any other Simcard whatsoever.

15. SECTION 1 : DEFINED EVENTS/MATERIAL DAMAGE

Theft or sudden and unforeseen physical loss or damage to the insured equipment including mechanical breakdown or corrosion during the period of Insurance from any cause or event not excluded below.

16. BASIS OF INDEMNITY

The basis of indemnity is subject to the limit of indemnity selected below

Section 1 Product	Insured Sum	Monthly Amount of Premium	
Phone Insurance 1500	R1,500	R42-56	<input type="checkbox"/>
Phone Insurance 3000	R3,000	R54-88	<input type="checkbox"/>
Phone Insurance 5000	R5,000	R72-80	<input type="checkbox"/>
Phone Insurance 10000	R10,000	R117-60	<input type="checkbox"/>
Phone Insurance 15000	R15,000	R132-16	<input type="checkbox"/>
Data Insurance Standard	Up to a Maximum of R3,000	R54-88	<input type="checkbox"/>

17. EXCLUSIONS TO SECTION 1 ABOVE

17.1 The Company will not indemnify the Insured against:

17.1.1 Loss, damage or failure for which the manufacturer or supplier is liable or which is covered by a maintenance contract.

- 17.1.2 Any costs of replacing, reinstating or making good wear and tear, gradual deterioration, scratching or other superficial damage to outer castings, serials or keypads.
- 17.1.3 Unexplained or mysterious disappearance, gross negligence and/or any unattended unit. Losses from place of work where the unit is left unattended, unless the Unit is out of view and secured in a drawer, cabinet or the like.
- 17.1.4 Loss or damage to the handset/data card resulting from or caused by theft, loss or damage or attempt thereof of a handset/data card left in any unattended vehicle, unless such handset/data card is in the locked boot of the vehicle (saloon cars) or concealed under the rear parcel shelf (hatchback cars) or spare wheel compartment (estate cars) or concealed in a locked glove compartment in an LDV, whereby forcible entry is made into the vehicle, necessitating repairs to such vehicle and the original of the repairer's account for such damage is supplied upon submission of claim. Furthermore, theft, loss or damage from glove compartment, side pockets or any other interior space of the vehicle other than specified (above) will not be covered.
- 17.1.5 Erasure/corruption of data or defects in design or manufacture or failure of batteries.
- 17.1.6 Loss, damage or theft of accessories (including carkits).
- 17.1.7 Loss or damage caused by: the intentional act or wilful neglect of the Insured; the intentional overloading of equipment; experiments involving the imposition of any abnormal conditions on the equipment.
- 17.1.8 Penalties of delay or detention or in connection with guarantees of performance or efficiency.
- 17.1.9 Theft, loss or damage when the equipment is left on top of any motor vehicle.
- 17.1.10 Theft, loss or damage whilst in or on any form of public conveyance, other than by forcible means from the insured.
- 17.1.11 Cover automatically ceases if the handset/data card is barred or disconnected by the Service Provider.

18. Specific Conditions

18.1 The liability of the Company is limited to the costs of repair or replacement (at the option of company) of the equipment as follows:

18.1.1 Partial Damage

Where the equipment can be economically repaired, the Company will pay the costs reasonably incurred to restore it to the same state of serviceability existing immediately before the occurrence of the damage. The Company will replace the equipment with the same or similar equipment and/or value and/or condition of the insured property, should such costs exceed 50% (fifty percent) of the value of the equipment.

18.1.2 Total Loss

The equipment will be replaced within 30 (thirty) days of the loss being reported to the Service Provider and the Company will pay the reasonable cost of replacement with equipment of the same or similar type and condition as the insured property.

19 Malicious Damage;

Malicious Damage (Theft). This section covers loss or damage to the insured property by the deliberate or wilful or wanton act of any person other than the Insured in the course of theft or any attempt thereof.

20 First Amount Payable

The Insured agrees to bear the following first amounts payable.

	Phone Insurance 1500	Phone Insurance 3000	Phone Insurance 5000	Phone Insurance 10000	Phone Insurance 15000	Data Insurance Standard
1st Claim	R250	R350	R350	R500	R750	R350
2nd Claim	R350	R500	R500	R750	R1000	R500
Water Damage	R350	R350	R350	R500	R750	R350
After a 12 month period has expired	R250	R350	R350	R500	R750	R350

21. GENERAL EXCEPTIONS

21.1 Consequential Loss or Damage

This policy does not cover consequential loss or damage of any kind whatsoever except as specifically provided.

21.2 Political and Non Political Risks

Loss or damage resulting from political or non-political riot, strike or civil commotion, public disorder, war, invasion, terrorism or public violence or which is insurable by SASRIA (South African Special Risks Insurance Association) is excluded from this cover.

21.3 Date Related Loss

Loss of or damage to property insured caused by or related to its inability or failure to treat any date as the correct date or true calendar date is excluded from.

22. SECTION 2 - FRAUDULENT/ UNLAWFUL USE OF SIM CARD

In the event of loss or theft of the Sim Card belonging to the Insured, the Company will pay for any airtime costs incurred due to the use of the card by any person not authorised to do so by the Insured, for a period not exceeding 24 (twenty four) hours from the time of loss or theft, provided that the liability of the Company does not exceed the following amounts for any one claim :-

PRODUCT	AMOUNT
Phone Insurance 1500	R1,000
Phone Insurance 3000	R2,000
Phone Insurance 5000	R2,000
Phone Insurance 10000	R2,000
Phone Insurance 15000	R2,000
Standard Data Card	R2,000

23. SPECIAL CLAUSE TO SECTION 2

23.1 It is a condition precedent to cover under this Section that the Insured take all reasonable steps to safeguard the Sim Card at all times.

23.2 The Insured must report all losses to the Service Provider at the very earliest opportunity and not more than 24 (twenty four) hours after becoming aware of such loss.

23.3 The PIN (personal identity number) code must be active and chosen, must be **other** than zeros and must not be kept with the handset/ data card.

24. RETRENCHMENT BENEFITS - APPLICABLE TO PHONE INSURANCE 3000, 5000, 10000, 15000 and STANDARD AND ENHANCED DATA CARD

24.1 DEFINITIONS SPECIFIC TO RETRENCHMENT

"Assured Amount"	means the amount payable under this policy due to the retrenchment of the insured.
"Retrenchment"	Retrenchment shall mean termination of the Insured's position by his employer based on adverse trading conditions or anticipation thereof or upon any other business decisions of his employer resulting in staff reductions.
"Redundancy"	Redundancy shall mean termination of the Insured's position by his employer as a result of the introduction of new technology or recognition of his employer's enterprise.
"Loss of Employment"	the Insured becoming and remaining unemployed as a result of redundancy or retrenchment and receiving no remuneration from any occupation.
"Benefits"	Monthly benefit insured.

24.2 BENEFIT

24.2.1 In the event of the Insured suffering loss of employment prior to the attainment age of 65 (sixty five), the benefit payable after a determined period of 30 (thirty) days, shall be the monthly benefit insured. Such benefit shall be payable for such time as the Insured is unemployed up to a maximum of R3 600 (three thousand six hundred

rand). A call usage to the maximum value of R500,00 (five hundred rand), will be payable for cellular phone/data card call usage for the month prior to retrenchment.

24.2.2 In the event of the Insured suffering loss of employment before the expiry of three months from the commencement of the Policy, the benefit shall be limited to a single payment of 30% (thirty percent) of the monthly benefit insured.

24.2.3 No further amount shall be payable under this benefit in the event of a subsequent loss of employment where the full benefit of R3 600 (three thousand six hundred rand), has previously been paid under a prior claim(s).

25. PROVISIONS AND CONDITIONS

25.1 The Company is not liable in respect of loss of employment occasioned, accelerated or altered directly or indirectly from or traceable in:

25.1.1 the ill health or incapacity of the Insured due to accident, injury, childbirth, abortion, pregnancy, miscarriage, disease or illness or a mental disorder of the Insured;

25.1.2 a strike, labour dispute or industrial action or interaction whether the Insured was participating or not;

25.1.3 the Insured resigning or accepting voluntary retrenchment or redundancy or having been aware at the commencement date or having had reasonable grounds for believing that he would become unemployed, retrenched or redundant or in the six months prior to the commencement date having received one or more verbal or written reprimands which constituted part of his employers' disciplinary procedures;

25.1.4 civil commotion, war or the hostile action of armed forces of any country irrespective of whether the Insured was actually participating or not or any action or omission by the Insured that resulted in dismissal in terms of his employment conditions;

25.1.5 the expiry of a fixed term contract of employment which was renewable or the Insured being, or becoming self-employed going on normal or early retirement, or becoming a partner in a partnership, member of a close corporation or a director of a company;

25.1.6 any lawfully constituted authority nationalizing, confiscating or commandeering the assets of the employer of the Insured;

25.1.7 this Policy will be governed by the laws of the Republic of South Africa, whose courts shall have jurisdiction in any dispute arising hereunder;

25.1.8 this Policy may be cancelled at any time by the Company giving 30 (thirty) days written notice, or the Insured reaching the attainment age of 65 (sixty five) years;

25.1.9 this Policy shall be voidable in the event of misrepresentation, misdescription or non-disclosure by or on behalf of the Insured or an Insured Person in any particular material to this insurance.

26. Eligibility

Any person over the age of 18 (eighteen) years and under the age of 65 (sixty five) years next is eligible at that persons next birthday for this retrenchment benefit.

27. Non-Disclosure

If any material information has been withheld or any material information disclosed proves false or incorrect, then the Company reserves the right to invalidate the Policy. Under such circumstances, all premiums paid will be forfeited.

28. Termination of Policy

This Policy will terminate on the anniversary preceding the Insured's 65th (sixty fifth) birthday or the Expiry Date of the Policy, whichever occurs first.

29. Claims

Written notice of a claim must be given to the Company as soon as possible and in any event within 90 (ninety) days after the date of retrenchment or event which may give rise to a claim. The Insured shall supply in writing any reasonable information the Company may request.

RISK FINANCING

DISCLOSURE 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 or any other document)

As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information:

DISCLOSURE NOTICE

INFORMATION

DISCLOSURE NOTICE	INFORMATION
<p>1. ABOUT YOUR FINANCIAL SERVICES PROVIDER (THE CLAIMS ADMINISTRATOR)</p> <p>(a) Name, address, contact details of your Claims Administrator</p> <p>(b) Legal status of your claims administrator</p> <p>(c) Whether more than 10% of insurer's shares are held and whether more than 30% of total remuneration was received from the insurer</p> <p>(d) Details of the claims administrators complaints procedure.</p> <p>(e) Details of the claims administrators' compliance arrangements.</p>	<p>Claims Fulfilment Company 288 Kent Avenue, Ferndale, Randburg, 2194 Box 2544, Randburg, 2125, but please use the branch office handling your business Website: www.glenrandmib.co.za Registration Number: 1964/0001281/07 Financial Services Provider Number: 12338 We hold professional indemnity and fidelity guarantee insurance cover and IGF Guarantees. In the preceding 12 months, we have not received more than 30% of our total remuneration from any one Product Supplier (insurer). We hold no interest exceeding 10% in any product supplier's shares</p> <p>Customer satisfaction and retention of your business is vital to us and has been one of the aspects of our ongoing success. Feedback on our service is always welcomed (both negative and positive) and we'd appreciate it if you would please refer initial problems (if any) to the representative handling your account or to their superior. If you cannot achieve satisfaction please don't hesitate to contact our compliance / complaints officer :</p> <p>Mrs. Judy Russel-Smith Compliance e-mail jrussel-smith@glenrandmib.co.za Complaints e-mail complaints@glenrandmib.co.za Telephone number (011) 293-2695 Fax number (011) 329-1006</p> <p>Short-term Insurance : Commercial Lines. Advice and Intermediary Services. Short-term Insurance: Personal Lines. Advice and Intermediary Services</p>
<p>2. ABOUT THE PRODUCT SUPPLIER (INSURER)</p> <p>(a) Name, address, contact details of product supplier</p> <p>(b) Details of how to submit a claim</p> <p>(c) Details of the complaints resolution procedure of the product supplier</p>	<ul style="list-style-type: none"> • Mutual & Federal Risk Financing Limited PO Box 1120, Johannesburg 2000. Located at 12th Floor 75 President Street, Johannesburg. Telephone (011) 374-9111 Facsimile (011) 374- 2461 • Contact your broker or Mutual & Federal Risk Financing Limited office as indicated above. • www.mf.co.za or contact Mutual & Federal Risk Financing Limited

<p>(d) Details of the legal compliance department</p> <p>(e) Type of policy involved</p> <p>(f) Premium obligations assumed by you as policyholder</p> <p>(g) Manner of payment of premium, due date and consequences of non-payment</p>	<ul style="list-style-type: none"> Contact details of our Compliance Department are: The Compliance Officer, Mutual & Federal Insurance Company Limited, PO Box 1120, Johannesburg, 2000. Email: compliance@mf.co.za Telephone: (011) 374-9111 Facsimile: (011) 374-2997 Your policy document contains the name, class and type of policy. You agreed to pay the premium. The amount due, the frequency of payment and the due date are contained in the schedule. If you do not pay the premium on or before the due date, cover will be cancelled from midnight on the day before the due date.
<p>3. OTHER MATTERS OF IMPORTANCE</p> <p>(a) You must be informed of any material changes to the information referred to in paragraphs 1 and 2</p> <p>(b) If any complaint to the broker or insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud</p> <p>(c) Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test</p> <p>(d) If your premium is paid by debit order, the debit order must be in favour of the broker and may not be transferred without your approval.</p> <p>(e) The broker must give you 30 days' notice in writing of its intention to cancel your debit order.</p> <p>(f) The Product Supplier (insurer) and not the broker must give reasons in writing for the rejection of any claim submitted by you.</p> <p>(g) The Product Supplier (insurer) must give you written notice of its intention to cancel your policy.</p> <p>(h) You are entitled to a copy of your policy free of charge.</p>	
<p>4. WARNING</p> <ul style="list-style-type: none"> 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 Ask for a letter of representation from your adviser Do not be pressurised into buying the product Failure to provide correct or full relevant information may influence an insurer on any claims arising from your contract of insurance 	
<p>5. PARTICULARS OF FAIS OMBUD</p>	<p>PO Box 74571, Lynwood Ridge, 0040 Telephone: (012) 470-9080 to (012) 470-9097 Facsimile: (012) 348-3447 Email: info@faisombud.co.za Web Site: www.faisombud.co.za</p>
<p>6. PARTICULARS OF SHORT-TERM INSURANCE OMBUDSMAN who is available to advise you in the event of claim problems that are not satisfactorily resolved by the broker and/or insurer</p>	<p>PO Box 32334, Braamfontein, 2017 Telephone: (011) 726-8900 Facsimile: (011) 726-5501 Web Site: www.insuranceombudsman.co.za</p>
<p>7. PARTICULARS OF REGISTRAR OF SHORT-TERM INSURANCE</p>	<p>Financial Services Board PO Box 35655, Menlo Park, 0102 Telephone: (012) 428-8000 Toll Free: 0800 11 04 43 0800 20 20 87 Facsimile: (012) 347-0221 Web Site: www.fsb.co.za</p>

Should you have requested cover provided by SASRIA LIMITED in respect of your insurances underwritten by Mutual & Federal Risk Financing Limited, then you are entitled to details as follows

SASRIA LIMITED	COMPLIANCE DEPARTMENT	CLAIMS PROCEDURES
Postal Address : PO Box 7380, Johannesburg 2000 Physical Address : 22 Impala Road, Chislehurst Sandton, 2196 Telephone No : (011) 783-0171 Facsimile No : (011) 783-0781 Email Address : info@sasria.co.za Website : www.sasria.co.za	If you have any complaints about Mutual & Federal regarding SASRIA cover then you may contact: The Compliance Office, SASRIA Limited, PO Box 7380, Johannesburg, 2000	In the event of a claim, all relevant documentation relating to your claim must be submitted to Mutual & Federal Risk Financing Limited at the address indicated in 2 above.