

SHORT TERM INSURANCE APPLICATION FORM

Broker details

Broker name	Policy number: Jhb
Claim number: Jhb	Certificate number

Service station details

Legal entity		
Service station	Oil Company	
Risk address		
Postal and code		
Work tel	Cell	Fax
Email		
Business description		
Does the Garage operate 24 hours?		
Details of previous Insurers and claims experience for the past 3 years		
Previous insurers	Policy number	
Claims incidents		
Premium frequency:		

Debit order instructions

Payer's account name	Name of bank
Branch	Branch code
Account number	Account type

Extensions – please tick relevant ones if required

Public utilities – Extended cover	Customers extension
Suppliers / Sub contractors	Other (please specify)
Do you require SASRIA cover?	
NOTE: SASRIA cover is limited to Standing charges only, therefore a separate sum insured is required. R	

Office contents (computer equipment not included)

	Cover required		Cover required
Entire contents	R	Theft Extension – Restricted to 25% of sum insured or the limit stated	R
Loss of documents	R	Theft by forcible and violent entry	R
Legal liability	R	Other (please specify)	R
Increase in cost of working	R		
Total R			
Do you require SASRIA cover?			

Theft

	Cover required		Cover required
Basis of cover – First loss	R	Malicious damage (Buildings increased limit)	R
Contents	R	Workshop	R
Vehicles	R		
Total R			
<ol style="list-style-type: none"> 1. Premises with theft cover of R5 000 and above to be adequately protected; <ol style="list-style-type: none"> 1.1 - Adequate protection: A burglar alarm is to be installed and: <ol style="list-style-type: none"> 1.2 a) the burglar alarm installed at the premises to be made fully operative whenever the premises are not open for business 1.3 b) such alarm is to be maintained in proper working order 2. Premises to be alarmed linked to an armed response covering the entire premises; 3. Alarm Company and Armed Response 4. Panic buttons to be easily accessible at all times 5. Cigarettes and cell phone cards limited to R3,000 following theft or armed robbery at the counter area 			

Money

	Cover required		Cover required
Cash till limits (combined)	R3 000	Seasonal increase including Public Holidays	R
Major limit	R	Petrol price increases	R
Weekend limit including Monday mornings	R		
Total R			

Do you require SASRIA cover?

1. Premises to have a drop safe on premises with the appropriate Category as per SABS standards
2. For limit over R20,000 – Safe keys shall be held exclusively by the professional carriers contracted by the garage to carry cash to the bank.
3. P.A Assault Extension required – Limit – R10,000 per person

Drop safe on premises?

Banking done daily?

Safe category SABS?

Banking done by security company?

Safe key held by Management/Owner?

1. Counting of cash to be done in a locked, secure environment, uninterrupted at all times.
2. For internal controls it is imperative that your Cashiers drop monies periodically into the drop safe and such drops to be supervised by either a senior person or a colleague. It is your responsibility as owner/manager to ensure that there are proper controls in place. All monies to be kept in safe at all times unless if being counted.

Glass

	Cover required
Full value of entire internal and external glass	R
Bullet proof glass (if any)	R
Total	R

Special reinstatement?

Do you require SASRIA cover?

Fidelity guarantee

	Cover required
Limit Required	R
Number of Employees	
Cover in excess of R50,000 – a separate Fidelity Guarantee questionnaire to be completed	

Fidelity guarantee

Does the company have auditors who check their books and systems and if so, how many times a year is this done?

Are there enough controls in place to ensure a business's continuity in future?

Goods in transit

		Cover required
Limit required		R
BASIS: Annual specified basis?		BASIS: Annual carry basis?
IF ON ANNUAL SPECIFIED BASIS		IF ON ANNUAL CARRY BASIS
Number of vehicles	Annual carry (Rand value) R	
Loads per month		
Please select cover required:		
All Risks	Fire, Collision and Overturning	Fire, Collision, Overturning and Theft following thereon

Business all risks

Item Description	Cover required
(Items covered here include; cell phones, car radios, tools, CCTV cameras, Fire arms, speed point machines, car wash equipment etc)	
a.	R
b.	R
c.	R
d.	R
e.	R
Total sum insured	R

Accidental damage

	Cover required
Sum insured	R

Electronic equipment

Physical loss or damage to the equipment	Cover required
Full descriptions, makes, models and serial numbers of fixed equipment:	
a.	R
b.	R
c.	R
d.	R
e.	R
Total sum insured	R

Physical loss or damage to the equipment	Cover required
Full descriptions, makes, models and serial numbers of laptops/portable equipment:	
a.	R
b.	R
c.	R
d.	R
e.	R
Total sum insured	R

Reinstatement of Data	Cover required
Sum insured	R

Increase in cost of working	Cover required
Sum insured	R
Time excess i.r.o Increase in cost of working	24 Hours

Employers liability

In respect of any accident and/or illness out of and/or in course of business

	Cover required
Limit of Indemnity • Wage Roll	R
Total sum insured	R

Public liability

Basis of Policy – Claims made basis		Retro-active date of cover
		Cover required
Limits of indemnity		R
General and tenants liability		R
Defective workmanship		R
Products liability		R
Legal defense costs		R
Wrongful arrest		R

Stated benefits

Number of persons covered		Retro-active date of cover
Names	Positions	
a.		
b.		
c.		
d.		
e.		
		Cover required
Death		R
Permanent disablement		R
Temporary disablement		R
Medical expenses		R
How many times annual earnings (max 2)	24 Hour including burns and disfigurements	
Category		
1. Directors		
2. Others		
3. Petrol attendants / other		

Stated benefits

Death in Service	
Number of employees	
	Cover required
Capital Sum	R
Total sum insured	R
Accounts receivable - Duplicate records to be kept in place at all times	
	Cover required
Outstanding debit balances	R

Motor

All vehicles in excess of R150 000 to have tracking devices, and all vehicles are to have adequate security protection in the form of gear locks, alarms and immobilisers

Make	Model	Cover	Cover required
a.			R
b.			R
c.			R
d.			R
e.			R
f.			R
g.			R
Are any of the above vehicles on Hire Purchase Finance			
Extensions			
			Cover required
Contingent liability extension (specify limit required)			R
Passenger liability extension (specify limit required)			R
Unauthorized passenger liability extension (specify limit required)			R
Parking facilities and movement of third party vehicles extension		Windscreen extension	
Waiver of subrogation rights		Principals	Cross liabilities
Loss of keys	Fire extinguishing charges extension		Wreckage removal extension
Credit shortfall extension		Do you require SASRIA cover?	

Motor

All vehicles in excess of R150 000 to have tracking devices, and all vehicles are to have adequate security protection in the form of gear locks, alarms and immobilisers

Accounts receivable - Duplicate records to be kept in place at all times	
	Cover required
Outstanding debit balances	R

Motor traders internal

Duplicate records to be kept in place at all times

	Cover required
Own damage limit	R
Third party limit	R
Annual wages (excluding directors/partners)	R

Accounts receivable - Duplicate records to be kept in place at all times

Is work away from premises required?	
Use of car hoists?	If yes, number of car hoists in use

Motor traders external

	Cover required
Own damage limit	R
Third party limit	R

Basis of insurance

Wages basis?	If yes on wages basis, annual wages (excluding directors/partners) R
Named drivers basis?	If yes on named drivers basis, number of drivers

Names	ID numbers
a.	
b.	
c.	
d.	
e.	

Motor traders external

Extensions		
Social, domestic and pleasure	Loss of use of customers vehicles	
Unauthorised use by employees	Unaccompanied driving of motorcycles	
Windscreen	Transit delivery and conveying	Sub contractors
Vehicles lent to customers	Special types	Exclude demonstration
Exclude own vehicles	Deletion of passenger liability	

Cover and premium summary

Section	Yes/No	Sum Insured	Monthly Premiums
Fire and allied perils		R	R
Office contents		R	R
Theft		R	R
Business interruption		R	R
Money		R	R
Glass		R	R
Fidelity guarantee		R	R
Goods in transit		R	R
Business all risks		R	R
Accidental damage		R	R
Public liability		R	R
Personal accident		R	R
Motor		R	R
Motor traders internal		R	R
Motor traders external		R	R
Electronic equipment		R	R
Accounts receivable		R	R
Other		R	R
SASRIA: Material damage		R	R
SASRIA: Business interruption		R	R
SASRIA: Goods in transit		R	R

Cover and premium summary

Section	Yes/No	Sum Insured	Monthly Premiums
SASRIA: Money		R	R
SASRIA: Motor		R	R
Policy fee charge – R40		R	R
Admin fee 10% if monthly		R	R
Total premium		R	R

Declaration

I/we warrant that the answers given are true, and do not know of any material facts, even though specific questions about them have not been asked, that should be communicated to Garagesure Consultants and Acceptances (Pty) Ltd (THE INSURER).

Signed at	on the	day of	20
Name	Capacity		
Signature			