

# garagesure

Consultants & Acceptances (Pty) Ltd

## Short term insurance application form

### Consent to processing of personal information

I/We consent to processing of personal information where the personal information provided by the potential policyholder / policyholder or its representatives in terms of this insurance application:

1. Will be used by the insurer, its employees and agents for the purposes of regulatory compliance to the various Legal Categories as stipulated in the Company's Information Manual.
2. Will be used by the insurer, its employees and agents for the provision of policy benefits in terms of the insurance contract; and
3. Will be stored in a shared database and used to underwrite policies and assess risks fairly; and
4. May be verified against legally recognised sources or databases (including credit bureaus).

### 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?	Yes	No

GARAGESURE CONSULTANTS AND ACCEPTANCES (PTY) LTD An authorised financial services provider FSP 4467

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Underwritten by Compass Insurance Company Limited (FSP 12148)

→ Please attach claims history to the quote request by email.

Previous insurers

Policy number

Premium frequency: Monthly      Annually

### Fire and allied perils

	Cover required		Cover required
Plant, machinery and equipment, fixtures and fittings	R	Petrol Pumps and Dispensers	R
Buildings	R	Stock in storeroom	R
Stock and materials in trade	R	Other (please specify)	R
Fuel in underground tanks	R	Miscellaneous	R
Forecourt computer system	R	Claims preparation costs	R
Car wash/Building and contents	R	Stock debris removal	R
Customer's Vehicles	R		

### Buildings Combined

	Cover required
Buildings	R

### Extensions Included

Escalator Clause; Subsidence & Landslip R50,000; Rent (25% of insured amount); Liability R1,000,000; Prevention of Access (25% of insured amount)

### Business interruption

	Cover required		Cover required
Indemnity period	months	Additional claims preparation costs	months
Annual gross profit (difference basis)	R	Additional increase in cost of working	R
Uninsured costs (details required)	R	Miscellaneous	R
Gross rentals	R	Other (please specify)	R
Total R			

## Business interruption

### Extensions - please tick relevant ones if required:

Prevention of access – Insured perils  
 Prevention of access – Extended cover  
 Public utilities – Insured perils  
 Public utilities – Extended cover  
 Suppliers / Sub contractors

Public telecommunications – Insured perils  
 Public telecommunications – Extended cover  
 Accidental damage  
 Customers extension  
 Other (please specify)

These extensions will follow on the gross profit sum insured as specified in the schedule.

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		

### Theft

	Cover required		Cover required
Basis of cover – First loss	R	Malicious damage (Buildings limit) increased	R
Malicious Damage to Contents	R	Workshop	R
Customer's Vehicles	R		
Total R			

1. Premises with theft cover of R5 000 and above to be adequately protected;
2. Adequate protection: A burglar alarm is to be installed and:
  - 2.1. the burglar alarm installed at the premises to be made fully operative whenever the premises are not open for business. In the event of a 24 hour service station, a panic alarm linked to armed response will be required.;
  - 2.2. such alarm is to be maintained in proper working order.
3. Premises to be alarmed linked to an armed response covering the entire premises;
4. Alarm Company and Armed Response;
5. Panic buttons to be easily accessible at all times;
6. 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)	R7 500	Seasonal increase including Public Holidays	R
Major limit	R	Petrol price increases	R
Weekend limit including Monday mornings	R	Additional cash held one day after fuel price increases.	R

→ Premises to have a drop safe on site with the appropriate Category as per SABS standards. It is a requirement that the safe or receptacle device is professionally fitted or secured to the premises.

→ For limit over R30 000 – Safe keys shall be held exclusively by the professional carriers contracted by the garage to carry cash to the bank.

→ P.A Assault Extension required – Limit – R10 000 per person

Drop safe on premises?	Yes	No	Banking done daily?	Yes	No
Safe category SABS?	Yes	No	Banking done by security company?	Yes	No
Safe key held by Management/Owner?	Yes	No			

→ Counting of cash to be done in a locked, secure environment, uninterrupted at all times.

→ 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? Yes No

### Fidelity guarantee

	Cover required
Limit Required	R
Number of Employees	
→ Cover in excess of R50 000 – Please answer the below 2 questions.	
Does the company have auditors who check their books and systems and if so, how many times a year is this done?	
Would you consider the controls in place sufficient and that the residual risk is in line with the sum insured requested for maximum single/related loss exposure?	

### Goods in transit

	Cover required
Limit required	R
BASIS: Annual specified basis? Yes      No	BASIS: Annual carry basis? Yes      No
If on annual specified basis	If on annual carry basis
Number of vehicles	Annual carry (R and 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 (Items covered here include; cell phones, car radios, tools, CCTV cameras, Fire arms, speed point machines, car wash equipment etc)	Cover required
1.	R
2.	R
3.	R
4.	R
5.	R

<b>Reinstatement of Data</b>	Cover required
Sum insured	R

  

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

### Accidental damage

	Cover required
Sum insured	R

### Electronic equipment

Physical loss or damage to the equipment Full descriptions, makes, models and serial numbers of fixed equipment:	Cover required
1.	R
2.	R
3.	R
4.	R
5.	R
6.	R
7.	R
8.	R

  

<b>Reinstatement of Data</b>	Cover required
Sum insured	R

  

<b>Increase in cost of working</b>	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 Insurance – 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
Commercial Umbrella Liability	R
Vehicle Hire for Incorrect Dispensing of Fuel Incidents? Yes      No	

### Group Personal Accident

Number of persons covered	Retro-active date of cover
Names	Positions
1.	
2.	
3.	
4.	
5.	
	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	Yes      No
<b>Category</b>	
1. Directors	
2. Others	
3. Petrol attendants / other	
Death in Service	
Number of employees	
	Cover required
Capital Sum	R
Total sum insured	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 and Model	Year Model	Alarm/ Immobiliser	Cover: F: Comprehensive B: Third Party, Fire & Theft T: Third Party Only	Cover required
		Y    N	F    B    T	R
		Y    N	F    B    T	R
		Y    N	F    B    T	R
		Y    N	F    B    T	R
		Y    N	F    B    T	R
		Y    N	F    B    T	R
		Y    N	F    B    T	R

Please specify any additional accessories and extras to the above vehicles:



**Extensions**

	Cover required
Contingent liability extension (specify limit required - included for R2.5m automatically)	R
Passenger liability extension (specify limit required - included for R2.5m automatically)	R
Unauthorized passenger liability extension (specify limit required - included for R2.5m automatically)	R

  

Parking facilities and movement of third party vehicles extension	Windscreen extension
Waiver of subrogation rights	Principals
Fire extinguishing charges extension	Cross liabilities
Credit shortfall extension	Loss of keys
	Wreckage removal extension

**Motor traders internal**

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

  

Is work away from premises required?	Yes	No	
Use of car hoists?	Yes	No	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?	Yes	No	
If yes on wages basis:, annual wages (excluding directors/partners) R			
Named drivers basis?	Yes	No	If yes on named drivers basis, number of drivers
Names		ID numbers	
1.			
2.			
3.			
4.			

## 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	Section	Yes/No
Fire and allied perils	Yes No	Motor traders internal	Yes No
Office contents	Yes No	Motor traders external	Yes No
Theft	Yes No	Electronic equipment	Yes No
Business interruption	Yes No	Accounts receivable	Yes No
Money	Yes No	Other	Yes No
Glass	Yes No	SASRIA: Material damage	Yes No
Fidelity guarantee	Yes No	SASRIA: Business interruption	Yes No
Goods in transit	Yes No	SASRIA: Goods in transit	Yes No
Business all risks	Yes No	SASRIA: Money	Yes No
Accidental damage	Yes No	SASRIA: Motor	Yes No
Public liability	Yes No	Machinery Breakdown	Yes No
Personal accident	Yes No	Environmental Liability and Cleanup	Yes No
Motor	Yes No	Fuel Guarantee	Yes No

## 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\_\_\_\_

Capacity \_\_\_\_\_ Signature \_\_\_\_\_