



Example

## Policy schedule

09 Mar 2022

Congratulations Happy

It's with great pleasure that the king and I present this policy to you

This document forms an important part of your contract with King Price. It's in your best interest to check it and make sure that your details are 100% correct, so that there won't be any issues when you claim. If you find any errors, need to update any of your information, or need to make changes to your cover, please [click here](#) to log on to our self-service portal and make the updates and changes?

Remember, incorrect details = incorrect cover. — Remember always!

### King Price hereby proudly insures

**Name** Happy Client  
**ID no.** 8002016362186  
**Phone no.** 0629707225  
**Email** francois.carstens@porcupine.ai  
**Policy no.** KPT351350

} This is you

**Policy start date**  
**Physical address**

2018-12-07  
444 Sussex Avenue  
Lynnwood  
Lynnwood  
Gauteng  
0184

Cover starts from this date

### Summary of your insurance cover

Insured items	Insured value	Premium
Car/s	Refer to detail	R 2,720.26
Car warranty	Refer to detail	R 250.00
Motorbike/s	Refer to detail	R 1,223.50
Trailer/s	R 35,000.00	R 47.29
Caravan/s	R 75,000.00	R 101.34
Watercraft/s	R 10,000.00	R 34.58
Home contents	R 460,000.00	R 168.98
Buildings	R 1,138,000.00	R 147.09
Portable possessions — Check out our cellphone cover	R 321,599.00	R 1,776.55
Personal accident	R 50,000.00	R 17.50
Code red — New	Refer to detail	R 25.00
Sasria		R 38.28
Multiple car discount		R -409.57

**Total monthly premium due**

**R 6,140.80**

The amount debited each month

#### NB! \*Please note:

- The premium amount is 15% VAT inclusive.
- Premiums are payable in advance and your cover will only begin once your premium has been received.
- In terms of a ruling issued by SARS, this document together with proof of payment of premiums 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.
- Only comprehensive car insurance premiums decrease monthly.



<b>Make &amp; model</b>	FORD FIGO 1.5 TITANIUM (5DR)	<b>Regular driver</b>	Happy Client
<b>Year</b>	2016	<b>ID no. of regular driver</b>	8002016362186
<b>Registration no.</b>	TESTREG	<b>Marital status</b>	Married
<b>Cover start date</b>	2018-12-07	<b>Claim-free years</b>	Never had a claim
<b>Amended date</b>	2021-02-23	<b>Licence obtained</b>	2005
<b>VIN no.</b>	TESTVIN	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Retail		
<b>Use</b>	Private or business		

We keep track of any changes you make

### Your premium breakdown

Cover	Insured value	Premium
Comprehensive	Retail	R 741.02
<b>Optional cover</b>		
Radio		Excluded
Car hire: Class C		R 119.00
The king's cab		R 19.50
Shortfall cover		R 14.92
= Little dings and tyre things		Excluded
+ Scratch and dent		R 69.00
+ Tyre and rim: Option 1		R 39.00
Hail cover		R 16.27
Specified accessories		R 71.99
<b>Specified accessories</b>		
Sunroof	R 10,000.00	} This is the breakdown of what's covered under this premium
Tow bar	R 7,000.00	
Car rims	R 3,569.00	
<b>Total specified accessories</b>	<b>R 20,569.00</b>	
<b>The king's benefits</b>		
Roadside assist		Included
Accident assist		Included
Medical assist		Included
Liability to other parties	R 5,000,000.00	Included
<b>Monthly premium</b>		<b>R 1,090.70</b>

### Conditions and disclosures

You gave us the following information about the above-mentioned car, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update your policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn Gauteng 0181
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Imported	No
Colour	White
Category	Code 2: Used
Brand new	No
Taken delivery	No
Average monthly mileage	500km
Licence type	Licence: Code B
Licence endorsements	No
Modifications	No
Financed	Yes
Finance company	Ford Credit
Regular driver's previous incidents (past 3 years)	0
For how long has the regular driver had uninterrupted comprehensive insurance	3 years
When last did the regular driver submit an accident claim	Never had a claim
When last did the regular driver submit a theft claim	Never had a claim

Your info goes here

How far you drive each month

### Car inspection

Download from your app store

Unless your car is brand-new, it's a condition of cover that you have it inspected. You can download our app from your app store and do it yourself (it's super quick and easy) or take it to an approved inspection centre. [Click here](#) to find a centre close to you. Any existing damage isn't covered.

No inspection = no cover. Do this before your cover starts

### Car security device

No tracking device required.



**Make & model** AUDI A3 SPORTBACK 1.0 TFSI STRONIC  
**Year** 2020  
**Registration no.** 148646354  
**Cover start date** 2020-01-27  
**Amended date** 2021-02-23  
**VIN no.** 564864354  
**Insured value** Retail  
**Use** Private or business

**Regular driver** Happy Client  
**ID no. of regular driver** 8002016362186  
**Marital status** Married  
**Claim-free years** Never had a claim  
**Licence obtained** 2005  
**Registered in SA** Yes

Your premium breakdown

Cover	Insured value	Premium
<u>Theft and write-off</u> — Check our website for more info	Retail	R 1,051.69
<b>Optional cover</b>		
Radio		Excluded
Specified accessories		Excluded
<b>The king's benefits</b>		
Accident assist	R 5,000,000.00	Included
Liability to other parties } On us, if you take this cover		Included
<b>Monthly premium</b>		<b>R 1,051.69</b>

Conditions and disclosures

You gave us the following information about the above-mentioned car, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update your policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Daytime parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Imported	No
Colour	Black
Category	Code 2: Used
Brand new	No
Taken delivery	No
Average monthly mileage	333km
Licence type	Licence: Code B
Licence endorsements	No
Modifications	No
Financed	No
Regular driver's previous incidents (past 3 years)	0
For how long has the regular driver had uninterrupted comprehensive insurance	11 years
When last did the regular driver submit an accident claim	Never had a claim
When last did the regular driver submit a theft claim	Never had a claim

*Your info goes here*

*How far you drive each month*

## Car inspection

*Download from your app store*

Unless your car is brand-new, it's a condition of cover that you have it inspected. You can download our app from your app store and do it yourself (it's super quick and easy) or take it to an approved inspection centre. [Click here](#) to find a centre close to you. Any existing damage isn't covered.

No inspection = no cover. *Do this before your cover starts*

## Car security device

Please note that it's a condition of cover to install an approved security device, as specified below. The device must be in full working order at all times and the subscription payments should be up to date. If you don't adhere to this condition, you will have no theft or hi-jack cover. If your car is stolen you have to inform the tracking company immediately.

Required tracking device

C Track Insure Protect



**Make & model** VOLKSWAGEN CITI SONIC 1.6  
**Year** 1999  
**Registration no.** VSBD  
**Cover start date** 2019-07-29  
**Amended date** 2021-02-23  
**VIN no.** JEBD  
**Insured value** Retail  
**Use** Private or business

**Regular driver** Happy Client  
**ID no. of regular driver** 8002016362186  
**Marital status** Married  
**Claim-free years** Never had a claim  
**Licence obtained** 2005  
**Registered in SA** Yes

### Your premium breakdown

Cover	Insured value	Premium
<u>Third party, fire and theft</u> — Some cover is better than none	Retail	R 192.24
<b>Optional cover</b> <i>Highly recommended</i>		
Radio		Excluded
<u>Car hire</u>		Excluded
<u>The king's cab</u> — A safe ride home for you & your car		Excluded
<u>Tyre and rim</u> — Check our website for more info		Excluded
Specified accessories		Excluded
<b>The king's benefits</b>		
Liability to other parties — On us, if you take this cover	R 5,000,000.00	<u>Included</u>
<b>Monthly premium</b>		<b>R 192.24</b>

### Conditions and disclosures

You gave us the following information about the above-mentioned car, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update your policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Daytime parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184	} Your info goes here
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184	
Imported	No	
Colour	Green	
Category	Code 2: Used	
Brand new	No	
Taken delivery	No	
Average monthly mileage	2,333km	
Licence type	Licence: Code B	
Licence endorsements	No	
Modifications	No	
Financed	No	
Regular driver's previous incidents (past 3 years)	0	
For how long has the regular driver had uninterrupted comprehensive insurance	3 years	
When last did the regular driver submit an accident claim	Never had a claim	
When last did the regular driver submit a theft claim	Never had a claim	

— How far you drive each month

## Car inspection

Download from your app store

Unless your car is brand-new, it's a condition of cover that you have it inspected. You can download our app from your app store and do it yourself (it's super quick and easy) or take it to an approved inspection centre. [Click here](#) to find a centre close to you. Any existing damage isn't covered.

No inspection = no cover. Do this before your cover starts

## Car security device

No tracking device required.



<b>Make &amp; model</b>	VOLKSWAGEN POLO 1.0 TSI COMFORTLINE DSG	<b>Regular driver</b>	Happy Spouse Client
<b>Year</b>	2017	<b>ID no. of regular driver</b>	7805052483182
<b>Registration no.</b>	REGCAR2	<b>Marital status</b>	Married
<b>Cover start date</b>	2018-12-07	<b>Claim-free years</b>	13 - 24 months (1 - 2 years)
<b>Amended date</b>	2021-02-23	<b>Licence obtained</b>	2003
<b>VIN no.</b>	VINCAR2	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Retail		
<b>Use</b>	<u>Private</u> or business		

Your premium breakdown

Cover	Insured value	Premium
Third party	Retail	R 338.88

Optional cover

Radio		Excluded
<u>The king's cab</u> — A safe ride home for you & your car		Excluded
<u>Tyre and rim</u> — Check our website for more info		Excluded
Specified accessories		R 46.75

Specified accessories

Xenon lights	R 8,500.00	} This is the breakdown of what's covered under this premium
<b>Total specified accessories</b>	<b>R 8,500.00</b>	

The king's benefits

Liability to other parties — On us, if you take this cover	R 5,000,000.00	<u>Included</u>
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<b>Monthly premium</b>	<b>R 385.63</b>
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Conditions and disclosures

You gave us the following information about the above-mentioned car, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update your policy schedule accordingly. Your failure to do so may influence the validity of a claim.



Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn Gauteng 0181
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Imported	No
Colour	Silver
Category	Code 2: Used
Brand new	No
Taken delivery	No
Average monthly mileage	3,000km
Licence type	Licence: Code B
Licence endorsements	No
Modifications	No
Financed	No
Regular driver's previous incidents (past 3 years)	0
For how long has the regular driver had uninterrupted comprehensive insurance	Never had insurance
When last did the regular driver submit an accident claim	37 - 48 months (3 - 4 years)
When last did the regular driver submit a theft claim	85 months or more (7+ years)

*How far you drive each month*

*Your info goes here*

## Car inspection

*Download from your app store*

Unless your car is brand-new, it's a condition of cover that you have it inspected. You can download our app from your app store and do it yourself (it's super quick and easy) or take it to an approved inspection centre. [Click here](#) to find a centre close to you. Any existing damage isn't covered.

No inspection = no cover.

*Do this before your cover starts*

## Car security device

No tracking device required.



# Car warranty

*Replaces or repairs your broken car parts*

**Make & model** VOLKSWAGEN POLO 1.0 TSI COMFORTLINE DSG  
**Year** 2017  
**Registration no.**  
**Cover start date** 2018-12-07  
**VIN no.**  
**Engine no.**

## Your premium breakdown

Cover	Insured value	Premium
<b>Engine</b> All internally-lubricated components in the block and head casings, excluding burnt valves and cylinder head gaskets	R 35,000.00	Included
<b>Gearbox</b> Manual: All internally-lubricated components, plus gear lever and linkage Automatic: All internal components, plus torque converter, gear lever and linkage	R 35,000.00	Included
<b>Diff</b> All internally-lubricated components, including diff lock	R 35,000.00	Included
<b>Turbo assembly</b> Factory-approved turbo chargers, excluding pipes, hoses and manifold unless the manifold is part of the turbo charger	R 12,000.00	Included
<b>System</b> Engine and transmission management control unit, sensors and solenoid	R 12,000.00	Included
<b>Fuel system</b> Mechanical and electrical fuel pumps, injectors, airflow meter, lambda probe, air mass sensor, fuel distributor and warm-up regulator	R 7,000.00	Included
<b>Electronic ignition</b> Solid-state control and triggered units as fitted by the manufacturer, excluding ignition switch and barrel	R 12,000.00	Included
<b>Cooling system</b> Radiator, water pump, welsh plugs and thermostat, excluding pipes, hoses and expansion tank	R 7,000.00	Included
<b>Overheating</b> Limited to engine failure as a result of overheating	R 17,500.00	Included
<b>Electrical components</b> Alternator, starter motor and windscreen wiper motors, and electric window motors, excluding relays, switches, door lock and electrical wiring	R 7,000.00	Included
<b>Cambelt failure</b> Cambelt and tensioner, if belt fails within 50,000km of replacement as per the manufacturer's service schedule	R 7,000.00	Included

## Monthly premium

*Well worth every cent* **R 250.00**

## Conditions and disclosures

You've given us the following information regarding the above-mentioned warranty cover, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know as soon as possible, so that we can update your policy accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Registered in SA	Yes
Full service history	Yes
Current mileage	25,000
Average monthly mileage — <i>How far you drive each month</i>	1,001 - 2,000
Modifications	No
Category	Code 2: Used

\* **Don't forget**

- This is a warranty product that covers mechanical and electrical damage to your car, which is unforeseen and unexpected.
- It's not a service plan and it doesn't cover the cost of servicing your car.
- It's also not a maintenance plan so loss or damage that's a result of normal wear and tear isn't covered. For example, filters and shock absorbers aren't covered, as they're designed to wear as they do their jobs.

**Please note:**

Car warranty insurance doesn't cover your clutch, suspension nor over- and under-fueling.



<b>Make &amp; model</b>	YAMAHA Z 900 RS (ZR900C)	<b>Named rider</b>	Happy Client
<b>Year</b>	2018	<b>ID no. of named rider</b>	8002016362186
<b>Registration no.</b>	REGBIKE1	<b>Marital status</b>	Married
<b>Cover start date</b>	2018-12-07	<b>Claim-free years</b>	Never had a claim
<b>Amended date</b>	2021-02-23	<b>Licence obtained</b>	2010
<b>VIN no.</b>	VINBIKE1	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Agreed		
<b>Use</b>	Private		

*Tell us what it's worth*

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive — <i>We offer 4 cover types to choose from</i>	R 163,000.00	R 902.42
<b>Optional cover</b>		
Car hire		Excluded
Shortfall cover		Excluded
Specified accessories		Included
<i>} Pay a little more to cover a lot more</i>		
<b>The king's benefits</b>		
Roadside assist		Included
Accident assist		Included
Medical assist		Included
Theft of keys	R 7,000.00	Included
Medical expenses	R 5,000.00	Included
Liability to other parties	R 5,000,000.00	Included
<i>} On us, if you take this cover</i>		

## Monthly premium

**R 902.42**

## Conditions and disclosures

You've given us the following information regarding the above-mentioned motorbike, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know, as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Daytime parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Night-time parking	Complex with access control 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Used on public roads	Yes
Used for track school events	No
Imported	No
Colour	Blue
Licence type	Licence: Code A
Category	Code 2: Used
Brand new	No
Taken delivery	Yes
Average monthly mileage	0 - 1,000
Licence endorsements	No
Modifications	No
Financed	No
Named rider's previous incidents (past 3 years)	0
For how long has the named rider had uninterrupted comprehensive insurance	4 years
When last did the named rider submit an accident claim	Never had a claim
When last did the named rider submit a theft claim	Never had a claim

*Your info goes here*

## Motorbike inspection

Please note that it's a condition of cover that your motorbike is inspected at a King Price-approved service provider, unless it's brand-new. Until you've done this, you'll only have third party cover. Any existing damage will be excluded. To find an inspection centre close to you, [click here](#).



<b>Make &amp; model</b>	KAWASAKI Z 1000 R (ZR1000J)	<b>Named rider</b>	Happy Client
<b>Year</b>	2018	<b>ID no. of named rider</b>	8002016362186
<b>Registration no.</b>	REGBIKE2	<b>Marital status</b>	Married
<b>Cover start date</b>	2019-07-29	<b>Claim-free years</b>	Never had a claim
<b>Amended date</b>	2021-02-23	<b>Licence obtained</b>	2010
<b>VIN no.</b>	VINBIKE2	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Agreed	<i>Tell us what it's worth</i>	
<b>Use</b>	Private		

## Your premium breakdown

Cover	Insured value	Premium
Theft - <i>Some cover is better than none</i>	R 154,000.00	R 321.08
<b>Optional cover</b>		
Car hire		Excluded
Specified accessories		Included
<b>The king's benefits</b>		
Liability to other parties - <i>On us, if you take this cover</i>	R 5,000,000.00	Included
<b>Monthly premium</b>		<b>R 321.08</b>

## Conditions and disclosures

You've given us the following information regarding the above-mentioned motorbike, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know, as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Daytime parking	In basement with electronic access 456 Work Address Work Boulevard Menlyn Gauteng 0181
Night-time parking	In Yard with locked Gates 123 Home Address Home Boulevard Equestria Ext 100 Gauteng 0184
Used on public roads	Yes
Used for track school events	No
Imported	No
Colour	White
Licence type	Licence: Code A
Category	Code 2: Used
Brand new	No
Taken delivery	Yes
Average monthly mileage	0 - 1,000
Licence endorsements	No
Modifications	No
Financed	Yes
Finance company	Motor Finance Corporation
Named rider's previous incidents (past 3 years)	0
For how long has the named rider had uninterrupted comprehensive insurance	4 years
When last did the named rider submit an accident claim	Never had a claim
When last did the named rider submit a theft claim	Never had a claim

*Your info goes here*

*How far you drive each month*

## Motorbike inspection

Please note that it's a condition of cover that your motorbike is inspected at a King Price-approved service provider, unless it's brand-new. Until you've done this, you'll only have third party cover. Any existing damage will be excluded. To find an inspection centre close to you, [click here](#).



## Your premium breakdown

**Cover start date** 2018-12-07  
**Amended date** 2021-02-23

Cover	Insured value	Premium
2007 VENTER Elite	R 35,000.00	R 47.29
<u>Contents</u> — <i>Optional extra cover</i>		Excluded
Liability to other parties	R 5,000,000.00	☹️ <u>Included</u>

**Monthly premium** **R 47.29**

### \* Don't forget

Your trailer is covered for social, domestic and pleasure purposes only.





## Your premium breakdown

**Cover start date** 2018-12-07  
**Amended date** 2021-02-23

Cover	Insured value	Premium
2015 GYPSY Regal 5	R 75,000.00	R 101.34
Contents — <i>Optional extra cover</i>	R 15,000.00	Included
Liability to other parties	R 5,000,000.00	☺ Included
<b>Monthly premium</b>		<b>R 101.34</b>

### \* Don't forget

Your caravan is covered for social, domestic and pleasure purposes only.

Please refer to the 'Special endorsements' page for the special conditions that apply to this caravan.



<b>Make &amp; Model</b>	Motor boat Test	<b>Skipper</b>	Happy Client
<b>Year</b>	2019	<b>ID no. of skipper</b>	8002016362186
<b>Cover start date</b>	2019-07-11	<b>Marital status</b>	Married
<b>Amended date</b>	2021-02-23	<b>Registered in SA</b>	Yes
<b>Insured value</b>	Agreed <i>Tell us what it's worth</i>		
<b>Use</b>	Recreational		

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive	R 10,000.00	R 34.58
Engine/s	R 5,000.00	Included
<b>Optional cover</b>		
Specified accessories — <i>Additional cover available</i>		Included
<b>The king's benefits</b>		
Liability to other parties	R 5,000,000.00	☺ <b>Included</b>
<b>Monthly premium</b>		<b>R 34.58</b>

## Conditions and disclosures

You've given us the following information regarding the above-mentioned watercraft, listed on your King Price policy, which we used to calculate your super cheap monthly premium. Should any of the details below change whilst you're covered by the king, please let us know as soon as possible, so that we can update your policy schedule accordingly. Failure to do so may influence the validity of your claim. Remember, incorrect details = incorrect cover.

Parked at	Locked garage	} <i>Your info goes here</i>
Type	Motor boat	
Inboard/outboard engine/s	Inboard	
No. of engines	1	
Engine no.		
Make of engine		
Engine horsepower	0	
Hull length	3 meters	
Brand new	No	
SAMSA skipper's licence	Yes	
Buoyancy certificate	Yes	
Certificate of fitness	Yes	
Existing damage	No	
No. of watercraft claims (past 3 years)	0	
When last did you submit a claim	Never had a claim	

✳ **Don't forget**

- You're only covered for recreational use.
- You're not covered for any use when an income is generated.



**Cover start date** 2018-12-07  
**Amended date** 2021-02-23  
**Risk address** 123 Home Address  
 Home Boulevard  
 Equestria Ext 100  
 Gauteng  
 0184

} Your info goes here

## Your premium breakdown

Cover	Insured value	Premium
Comprehensive <i>2 cover options available</i>	R 260,000.00	R 168.98
<b>Additional cover</b>	<b>Standard limit</b>	
Food that has deteriorated	R 2,000.00	Included
Washing stolen from the line	R 2,000.00	Included
Guests' belongings	R 2,000.00	Included
Locks and keys	R 2,000.00	Included
Hole-in-1 in golf/full house in bowling	R 3,000.00	Included
Your domestic employee's belongings	R 4,500.00	Included
Garden and leisure equipment	R 2,000.00	Included
Veterinary expenses	R 1,500.00	Included
Rent to live elsewhere	10% of insured value	Included
<b>The king's benefits</b>		
Home assist		Included
Liability to other parties	R 5,000,000.00	Included
Tenant's liability	R 100,000.00	Included
Liability to domestic employees	R 100,000.00	Included

*It's our pleasure 😊*

*On us, if you take this cover*

**Monthly premium R 168.98**

## Conditions and disclosures

You gave us the following information about the above-mentioned home contents, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update this policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Area type	Closed suburb
Building type	Townhouse
Age of building	0-5 years
Construction of the building	Brick/concrete
No. of bedrooms	3
Approved building plans	Yes
Do you have neighbours on all sides of your home	Yes
Is your home near an open field or park	No
Does your home border a stream or river	No
Is your home within a 2km radius of an informal settlement	No
Commune/boarding house	No
Use	Private residence
Who will be living in the home	Owner
Is someone home during working hours	No
No. of consecutive days your home is unoccupied in 1 year	15 days
Roof type	Tiles
Thatch lapa	No
Alarm required	Yes
Does your home have an alarm that's in working order	Yes
Do you have a linked armed reaction unit	No
Burglar bars	Burglar bars on all opening windows
Security gates	Yes
Infrared beams	No
Electric fence	No
Does your complex/estate have electric fencing around the entire property	No
How long have you been living here	49 - 60 months (4 - 5 years)
For how long have you had uninterrupted home contents insurance	Never had insurance
Submitted any claims or suffered any losses (past 5 years)	No
When last did you claim for the loss of, or damage to, home contents	Never had a claim

*Your info goes here*

### \* Don't forget

- Jewellery and watches with individual values of more than R 35,000 must be locked in a securely bolted SABS-compliant safe when not being worn.
- Theft cover is conditional upon a SAIDSA alarm being properly installed, maintained and utilised for the purpose for which it was designed. The alarm must be radio linked to a 24-hour response unit, which must always be activated if the house is unoccupied.



**Cover start date** 2018-12-07  
**Amended date** 2021-02-23  
**Risk address** 123 Home Address  
 Home Boulevard  
 Equestria Ext 100  
 Gauteng  
 0184

} Your info goes here

## Your premium breakdown

Cover	Insured value	Premium	
Comprehensive	R 1,138,000.00	R 147.09	
Geyser/s and resulting damage	} Already included in your premium	☺ Included	
Subsidence cover		Included	
<b>The king's benefits</b>			
Home assist	} On us, if you take this cover	Included	
Liability to other parties		R 5,000,000.00	Included
Liability to domestic employees		R 100,000.00	Included

**Monthly premium** **R 147.09**

## Conditions and disclosures

You gave us the following information about the above-mentioned building, and we used it to calculate your super cheap monthly premium. If any of this information changes, please let us know ASAP, so that we can update this policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Area type	Closed suburb
Building type	Townhouse
Age of building	0-5 years
Construction of the building	Brick/concrete
No. of bedrooms	3
Approved building plans	Yes
Is your home near an open field or park	No
Does your home border on a stream or river	No
Commune/boarding house	No
Use	Private residence
Who will be living in the home	Owner
No. of consecutive days your home is unoccupied in 1 year	15
Roof type	Tiles
Thatch lapa	No
Infrared beams	No
Electric fence	No
For how long have you had uninterrupted building insurance	61 - 72 months (5 - 6 years)
Submitted any claims or suffered any losses (past 5 years)	No
When last did you claim for the loss of, or damage to, a building	Never had a claim
Floor type	Tiles
Swimming pool/s	0
Borehole/s	0
Electric Gate/s	0
Gas stove/s	0
Geyser/s (non-solar)	0
Solar geyser/s	0
Solar panel/s	0
Financed	Yes
Financed by	ABSA

*Your info goes here*



# Portable possessions

## Your premium breakdown

Item	Start date	Amended date	Insured value	Premium
<b>Cellphones</b>				
Samsung Galaxy S8 Cover type: <u>Brand-new</u> Serial/IMEI no. TBA	2018-12-07	2021-02-23	R 15,600.00	R 201.59
Samsung S10 Cover type: <u>Like-new</u> Serial/IMEI no. TBA	2020-01-27	2021-02-23	R 15,000.00	R 120.00
Apple iPhone 11 Cover type: <u>Screen-fix</u> Serial/IMEI no. TBA	2020-01-27	2021-02-23	R 23,999.00	R 120.00
<b>Jewellery</b>				
Other wedding ring	2018-12-07	2021-02-23	R 25,000.00	R 111.14
Other jewellery test threshold	2022-02-16	N/A	R 150,000.00	R 433.48
<b>Laptops</b>				
Other laptops asus	2022-02-16	N/A	R 35,000.00	R 640.55
<b>Musical equipment</b>				
Other musical equipment music threshold test	2022-02-16	N/A	R 15,000.00	R 35.58
<b>R1 bicycle</b> Scott spark 950	2018-12-07	2021-02-23	R 26,000.00	<u>R 1.00</u>
<b>Watches</b>				
Other watches test	2022-02-15	N/A	R 16,000.00	R 113.21

**Monthly premium** **R 1,776.55**

*Yip just R1 a month!*

## Conditions and disclosures

We used the information you gave us to calculate your super cheap monthly premium for these portable possessions. If any of this information changes, please let us know ASAP, so that we can update this policy schedule accordingly. Your failure to do so may influence the validity of a claim.

Please refer to the 'Special endorsements' page for the special conditions that apply to these portable possessions.

### \* Don't forget

- Valuation certificates should be supplied for all items which are valued at R 15,000.00 or more.
- It's super important that you send us the relevant serial/IMEI numbers for your specified portable possessions, before any claim is registered, otherwise you won't be covered.
- You only have unspecified portable possessions cover if you've chosen to have it and you pay an additional monthly premium for it.

*\* Important!*

**Please note:** For unspecified portable possession cover, you're covered up to a maximum of R 2,000 per item.





Cover after  
accidental disability  
or death

## Personal accident

### Your premium breakdown

**Cover start date** 2019-07-12  
**Amended date** 2021-02-23

#### Covered

You and your family



#### Insured value

R 50,000.00

#### Premium

R 17.50

### Monthly premium

Worth every cent

**R 17.50**

### Important info \* Take note!

Family means your spouse, and your immediate family members who:

- Are financially dependent on you.
- Normally live with you.
- Are between 14 and 70 years old.

The sum insured stated here is the maximum amount we'll pay for any personal accident claim. For different types of claims, we pay out a percentage of the sum insured, as shown in our table of benefits. [Click here](#) to check these limits in your KPPD.



## Your premium breakdown

Cover start date 2021-04-07

### Covered

**Happy client** *Currently available for the policyholder only*

### Premium

R 25.00

**Monthly premium**

*Worth every cent*

**R 25.00**

## Important info ✱ *Take note!*

For code red to work:

- You must install the King Price app onto your smartphone.
- On our app, you must read and accept the T's and C's, and then register for code red.
- Your phone must be GPS-enabled, and your phone's location must always be on.
- You must have data on your phone, and this is for your account.



# Summary of claims

## Your claims breakdown

<b>Risk</b>	<b>Incident</b>	<b>Date</b>	<b>Amount</b>
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-10	R 3,300.00
Cars	Vehicle glass	2022-04-10	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00
Cars	Vehicle glass	2022-04-11	R 3,300.00



# Special endorsements

This section contains the special endorsements that relate to the insurance cover detailed on this policy schedule. Please read them carefully as they will impact on future claims.

## Entire policy

**Start date** 2021-04-12  
**End date** N/A

This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement. This is a policy endorsement.

## Caravan

**Insured item** 2015 GYPSY Regal 5  
**Start date** 2021-04-12  
**End date** N/A

This is a risk endorsement. This is a risk endorsement. This is a risk endorsement. This is a risk endorsement. This is a risk endorsement. This is a risk endorsement. This is a risk endorsement. This is a risk endorsement.



# Motor excess

## Basic excess

Choose a basic excess that best suits you & your pocket

Basic: 2016 FORD FIGO FIGO 1.5 TITANIUM (5DR)	R 4,500.00
Basic: 2020 AUDI A3 2004 - ON A3 SPORTBACK 1.0 TFSI STRONIC	R 4,500.00
Basic: 1999 VOLKSWAGEN GOLFI / II / CITI CITI SONIC 1.6	R 4,500.00
Basic: 2017 VOLKSWAGEN POLO PLAYA / POLO POLO 1.0 TSI COMFORTLINE DSG	R 4,500.00
Specified car accessories	Basic
Factory fitted radio: Not specified	Basic
Specified radio	R 750.00
Window replacement (excluding panoramic glass)	R 750.00
Window chips	☺ Zero
Little dings and tyre things	R 250.00
Scratch and dent	R 250.00
Tyre and rim	R 250.00
Caravans	R 2,500.00
Trailers	R 2,500.00
Car warranty	R 500.00
Watercraft	R 1,500.00

## Additional excess

These are to be paid per incident, over and above your basic excess, if applicable:

If the incident driver is not the regular driver and younger than 25 years old, or has had a driver's licence for less than 2 years	} Take note!	R 4,500.00
If the incident occurred outside of South Africa and the car is not drivable		R 7,500.00
With regards to a car claim when the incident occurs in the first 3 months of cover		R 3,500.00



# Non-motor excess

## Non-motor excess

Buildings (5% of claim, minimum R 1,500.00 maximum R 4,500.00)	R 1,500.00 or 5%
Home contents (5% of claim, minimum R 1,500.00 maximum R 4,500.00)	R 1,500.00 or 5%
Additional contents cover	R 400.00
Unspecified portable possessions	R 500.00
Specified portable possessions (see table below for cellphone excess)	R 500.00 (min) or 5%

## Cellphone excess

Cellphone	Cover selected	Excess applicable
Samsung Galaxy S8 64 Gb	Brand-new	5% of claim, minimum R 500.00
Samsung S10 64 Gb	Like-new	5% of claim, minimum R 300.00
Apple Iphone 11 64 Gb	Screen-fix	R 250.00



# Motorbike excess

## Basic excess

*How cool!*

Basic excess	10% of claim minimum of R 2,750.00
Theft of keys	R 500.00

## Additional excess

These are to be paid per incident, over and above your basic excess, if applicable:

With regards to a motorbike claim when the incident occurs in the first 3 months of cover	R 3,500.00
If the named rider has a learner's licence	R 5,000.00
If there's more than 1 claim for the same type of incident within any 12-month period	R 2,000.00
If there's no other party involved, or if the third party can't be traced	R 2,000.00
For an approved track school incident	R 5,000.00

### **Please note:**

Your combined excess will never exceed 40% of the agreed value. *Thank goodness!*



## Important info

*It's vital that you're  
120% honest here*

Have you or anyone under this policy:

Have you ever been cancelled by an insurer	No
Have you ever had any special terms and/or conditions imposed by any insurer on your policy	No
Have you ever been refused renewal of insurance	No
Have you ever been advised to get alternative insurance	No
Have you ever been found guilty of a criminal offence or do you have a criminal case pending against you	No





## Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act No. 37 of 2002

*Sorry!*

Boring we know, but there's some stuff you just have to know...

Please read this section carefully and note that it forms part of your insurance contract. Your policy is underwritten by King Price Insurance Company Ltd (King Price), a licensed non-life insurer and an authorised financial services provider (FSP no. 43862).

King Price is authorised to provide financial advice and services on personal and commercial lines short term insurance products.

### Your contract with us

As a short term insurance policyholder, you're super important, and you need to know that you have a legally-enforceable contract with us. This contract consists of all our voice-recorded calls and correspondence, your policy schedule, our KPPD, and all changes recorded electronically via our app, self-service portal and WhatsApp.

For your protection, all our calls are recorded, and these recordings are available within 7 days, in case you ever need them.

Please read through all your policy documents and make sure that you understand them, and check all your details. Remember incorrect details = incorrect cover.

### Your premium payment obligations

The premium you need to pay is noted on your policy schedule. Non-payment of premiums may lead to your policy being cancelled or your cover being suspended. Please read your KPPD for full details around non-payment of premiums.

Remember, no payment = no cover.

Debit order payments may only be in favour of 1 person and may not be transferred without your approval. You must let us know, in writing, at least 31 days before you change your debit order.

You can use our self-service portal to update your personal information, check your cover, make changes, and do a bunch of other useful stuff.

Although we don't want to lose you as a client, you may cancel your cover or any part thereof at any time, by simply letting us know. Please refer to our KPPD for more information.

### If at any stage you need to get hold of us, please contact us as follows:

#### Head office

Block A, Menlyn Corporate Park  
175 Corobay Avenue  
Waterkloof Glen X11  
Pretoria, South Africa  
0181

PO Box 284  
Menlyn  
Pretoria  
South Africa  
0063

Phone no. +27 12 001 0800  
Our public officer pr@kingprice.co.za

*Where to find us*

#### Client care and claims

Click here for our self-service portal.

And if you don't come right online, you can:

WhatsApp us on 0860 50 50 50.

Click here to email client care.

Click here to submit a claim.

Call 0860 50 50 50 for our emergency assist services.

Click here for our website.

## Complaints

If you have a complaint, please [click here](#) to see your rights, our obligations, and the correct process to follow.

## Compliance

For any compliance or FAIS-related matter, please email our compliance department.

## Other important info

- If any of the above information was given verbally, it must be confirmed in writing within 30 days. We'll let you know if any of this information changes materially. To be on the safe side, please keep all documents that we've emailed or posted to you.
- You're entitled to a free copy of your KPPD. [Click here](#) to find it on our website.
- We have professional indemnity insurance and accept responsibility for the financial advice of our representatives, who are acting in the scope and course of their employment.
- Our sales consultants are full-time employees. Their salaries are performance-based and determined by various factors, including the number of policies and premium sold.
- Incorrect information or non-disclosure of information by you of relevant facts, may influence your cover and the outcome of any future claims. Honesty is always the best policy.

## Protecting your personal information

Your privacy is of the utmost importance to us and that's why we protect it in line with the Protection of Personal Information (POPI) Act No. 4 of 2013. Please [click here](#) to refer to our data sharing and privacy policy.

*Thanks again for your business!*