

# NEEDS ANALYSIS SHORT TERM - COMMERCIAL

**JOHN ROE | BROKERS**



UNIT 11, FERNDAL MEWS NORTH, 355 OAK AVENUE, RANDBURG 2194  
PO BOX 257, RANDBURG 2125 / PHONE 011 326 1001 / FACSIMILE 011 326 1076  
EMAIL SALES@JOHNROE.CO.ZA / FAX-TO-EMAIL 086 657 6305

JOHN ROE BROKERS CC  
CK2003/038839/23 VAT NO. 4710220130 / FSB LICENCE NO. 3803  
DIRECTORS - JONATHAN ROSEN

<b>DETAILS</b>	
INSURED	
REPRESENTATIVE	
DATE	
<b>FIRE</b>	
ADVISED CLIENT OF COVER SUCH AS NATURAL DISASTERS, FIRE ETC.	
THE CONCEPT OF AVERAGE WAS EXPLAINED TO CLIENT?	
HOW WERE VALUES OBTAINED?	
CONCEPT OF "NEW FOR OLD" EXPLAINED?	
GEYSER COVER ?	
HAVE ALL FACTS BEEN DISCLOSED REGARDING CONSTRUCTION OF THE PREMESIS?	
<b>BUILDINGS COMBINED</b>	
HOW HAS VALUES BEEN OBTAINED?	
HAS THE PRINCIPAL OF AVERAGE EXPLAINED?	
HAS CORRECT CONSTRUCTION TYPE BEEN DISCLOSED - I.E. STANDARD VS. THATCH?	
<b>OFFICE CONTENTS</b>	
EXPLAINED THAT COVER EXCLUDES ANY DATA PROCESSING EQUIPMENT?	
THEFT LIMIT OF 25% ADVISED?	
LINKED ALARM WARRANTY APPLIES FOR THEFT	
<b>BUSINESS INTERRUPTION</b>	
ADVISED THAT SECTION MUST RUN IN CONJUNCTION WITH FIRE, BUILDING & OFFICE SECTIONS?	
INCREASED COST IN WORKING EXTENSION EXPLAINED TO CLIENT? TAKEN UP?	
HOW LONG IS THE INDEMNITY PERIOD INDICTED? CLIENT MUST GUIDE YOU	
ACCOUNTING NEEDS TO BE UP TO DATE - PREFERABLY OFF SITE	
<b>ACCOUNTS RECEIVABLE</b>	
LOSS OR DAMAGE, AS A RESULT OF THEFT ACCOMPANIED BY FORCED ENTRY INTO OR EXIT FROM ANY BUILDING	
<b>THEFT (VIOLENCE)</b>	
LINKED ALARM WARRANTY APPLIES	
SIGN OF FORCIBLE AND VIOLENT ENTRY EXPLAINED TO CLIENT?	

<b>THEFT (VIOLENCE) CONTINUED</b>	<b>NOTES</b>
MALICIOUS DAMAGE EXTENSION INCLUDED FOR R5000 - RECOMMENDED ..... TO INCREASE THIS	
<b>MONEY</b>	<b>NOTES</b>
SUM INSURED COVERS IN EVENT OF PERSONAL ASSAULT OR THEFT FROM ..... STRONG ROOM NEEDS TO BE DIRECTOR, PARTNER, EMPLOYEE PAY-OUT VARIES ON GRADE OF STRONG ROOM PAY-OUT LIMITED - AFTER HOURS	
<b>GLASS</b>	<b>NOTES</b>
COVER APPLIES TO TOTAL VALUE OF RISK IE. NOT JUST 1 PANEL OF GLASS ..... COULD BE INSURED (AVERAGE) HAS SIGN WRITING BEEN INCLUDED? COVERS EXTERNAL GLASS ONLY - SPECIFY INTERNAL GLASS	
<b>FIDELITY</b>	<b>NOTES</b>
ON WHAT BASIS HAS COVER BEEN GRANTED - BLANKET OR SPECIFIED?	
<b>GOODS IN TRANSIT</b>	<b>NOTES</b>
ADVISED VEHICLES CARRYING GOODS NEED TO MEET SECURITY REQUIREMENTS ..... UNDER MOTOR? ADVISED THAT UNATTENDED VEHICLES WILL NOT BE COVERED FOR THEFT? SHOULD A CONSIGNMENT BE TRANSPORTED FROM OVERSEA'S AND THE SAME CARRIER ARRANGE THE TRANSPORT FROM HARBOUR TO WHAREHOUSE IN ..... SOUTH AFRICA - THEN THIS POLICY WILL NOT COVER THE TRANSIT FROM ..... SOUTH AFRICA TO FINAL DESTINATION. MMIII WOULD ONLY BE IN USE IF THERE ..... IS A TP ARRANGED BY THE INSURED TO ARRANGE THE TRANSPORT INDEMNITY SHOULD BE SUBJECT TO MAXIMUM CARRY AT ANY ONE TIME	
<b>BUSINESS ALL RISK</b>	<b>NOTES</b>
ANY ITEMS COVERED ARE RECOMMENDED TO HAVE SERIAL OR IMEI NUMBERS? PROOF OR PURCHASE MAY BE REQUESTED BY INSURERS - CAN CLIENT PROVIDE?	
<b>PUBLIC LIABILITY</b>	<b>NOTES</b>
HAS COVER BEEN EXPLAINED TO CLIENT I.E.. DEFECTIVE WORKMANSHIP?	

<b>PUBLIC LIABILITY CONTINUED</b>	<b>NOTES</b>
DOES THE CLIENT WORK AWAY FROM PREMISES? WORK AWAY EXTENSION OFFERED?	
IS COVER PROVIDED SUFFICIENT OR DOES CLIENT REQUIRE SPECIALISED LIABILITY?	
<b>EMPLOYERS LIABILITY</b>	<b>NOTES</b>
HAS BASIS OF COVER BEEN EXPLAINED TO CLIENT?	
<b>STATED BENEFITS</b>	<b>NOTES</b>
HAS BASIS OF COVER BEEN EXPLAINED TO CLIENT?	
<b>GROUP PERSONAL ACCIDENT</b>	<b>NOTES</b>
HAS BASIS OF COVER BEEN EXPLAINED TO CLIENT?	
<b>MOTOR</b>	<b>NOTES</b>
1. HAS THE LATEST RETAIL VALUE BEEN USED, IF NOT WHY?	
2. ARE THERE EXTRA'S ON THE CAR AND HAVE THEY BEEN NOTED ON THE POLICY?	
3. WHO IS THE REGISTERED OWNER OF THE VEHICLE?	
4. HAS THE MINIMUM SECURITY FEATURES (TRACKER, VVS 3/4) BEEN MET?	
5. HAS CREDIT SHORTFALL BEEN EXPLAINED TO CLIENT AND ADVISED?	
6. DOES THE CLIENT WANT CAR HIRE? (ENTRY LEVEL CAR UNLESS SPECIFIED)	
7. ARE DRIVERS HOLDERS OF SOUTH AFRICAN DRIVERS LICENSES? IF NOT, WHERE ARE THEY FROM?	
<b>ELECTRONIC EQUIPMENT</b>	<b>NOTES</b>
HAS THE ALARM WARRANTY BEEN EXPLAINED TO CLIENT?	
FORCIBLE OR VIOLENT ENTRY EXPLAINED?	
<b>ALL SERIAL NUMBERS NOTED ON GOODS?</b>	<b>NOTES</b>
EXPLAINED THAT AN ADDITIONAL EXCESS MAY APPLY IF THERE AREN'T SABS LIGHTNING PROTECTORS?	
<b>MOTOR TRADERS (INTERNAL &amp; EXTERNAL RISK)</b>	<b>NOTES</b>
HAS BASIS OF COVER BEEN EXPLAINED TO CLIENT?	
ONLY APPLIES TO MOTOR VEHICLES	
MOTOR EXTERNAL IS PAID OUT AT MARKET VALUE	
RESTRICTIONS EXPLAINED I.E.. HAIL DAMAGE?	

AFFORDABILITY	NOTES
CAN THE CLIENT AFFORD A RISK PREMIUM (REASON FOR AFFORDABILITY)	
PREVIOUS INSURANCE KNOWLEDGE	
DISCRIBE CLIENT'S INSURANCE KNOWLEDGE	

  

OTHER	NOTES
1. HAS THE RESULT OF NON DISCLOSURE BEEN EXPLAINED TO CLIENT?	
2. ALL CLAIMS BEEN DISCLOSED?	
3. PREMIUM COLLECTION AND PRO RATA'S EXPLAINED	
4. BRIEF CLAIM PROCEDURES AND EXCESSES APPLICABLE TO POLICY	
5. CLIENT ADVISED OF POLICY WORDING AND CONDITIONS TO ADHERE TO?	
6. ANY PLANNED ALTERATIONS? EXPLAIN ON THEFT COVER	

  

SIGNATURE	
THIS SIGNATURE VERIFIES THAT I UNDERSTAND THE POLICY AND CONDITIONS THAT NEED TO BE ADHERED TO	