

# NEEDS ANALYSIS SHORT TERM - DOMESTIC

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## JOHN ROE | BROKERS

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



### DETAILS

INSURED	
REPRESENTATIVE	
DATE	

### HOUSE OWNERS

### NOTES / RECOMMENDATIONS

1. DO YOU UNDERSTAND THE BASIS OF COVER UNDER HOME OWNERS ?	This cover includes fire, lightning, explosion, storm, wind, bursting leaking, theft (forcible / violent), impact etc.
2. DOES YOU REQUIRE SUBSIDENCE AND LANDSLIP COVER AND WHAT IS IT?	Subsidence and landslip cover is: Subsidence is the gradual movement of the land from causes unconnected with the buildings. Landslip is the downward or sideways movement of slopping ground resulting from stresses and loadings exceeding the available strength of the ground. We offer limited subsidence and landslip cover, which cover you for any damages from ground floor level upwards.  Note: Most Banks will require this extension of home owners
3. HOW WAS THE VALUE OF BUILDING ESTIMATED - WERE VALUES AGREED UPON?	It's important to remember that: you must insure the property on what it costs to rebuild which may be different on what the actual land is worth. This policy must be in the name of the insured - if not, you must disclose to your broker who is registered owner to insure that there is insurable interest.
4. EXCLUSIONS, EXCESSES AND EXTENSIONS	It is important to note that each policy holds exclusions and excesses - make your self familiar with what is excluded and what co payments you will be liable for.
5. IS THERE ANY THATCH RISK ON THE PROPERTY?	

### HOUSE CONTENTS

### NOTES / RECOMMENDATIONS

1. HOW WERE VALUES OF CONTENT COVER DISCUSSED?	It is the responsibility of the policy holder to provide the correct values of their contents.
2. WAS AN INVENTORY FORM RECOMMENDED FOR SUM INSURED?	An inventory will help you gauge what you need to insure your contents claim is not subject to average.
3. WAS AVERAGE EXPLAINED TO CLIENT?	The term 'subject to average' means that if the sum insured at the time of a loss is less than the insurable value of the insured property, the amount claimed under the policy will be reduced in proportion to the under-insurance. Also called average clause.
4. HAS THE MINIMUM SECURITY FEATURES BEEN MET & EXPLAINED?	Some insurers will request that you have a linked alarm if you contents exceeds R350, 000.00 other will require burglar bars on all windows leading outside and security gates on doors leading outside for anything below R250, 000.00 or theft will be excluded. Do you meet the requirements?
5. IF JEWELLERY KEPT ON PREMISES, WAS THE SAFE CLAUSE EXPLAINED?	What jewellery do you own and how often do you wear it? It needs to be specified if you're taking it out the house and if it isn't being wore it must be locked away in a safe or cover will be limited to R5, 000.00 (this limit can vary depending on the insurer).

6. DO YOU HAVE ACCIDENTAL DAMAGE ADDED TO YOUR POLICY?	This provides you cover for accidentally breaking valuable items in your house i.e. my TV fell of the TV stand
7. THEFT - VIOLENT AND FORABLE ENTRY EXPLAINED?	In the event of a theft claim the insurers will ask you to provide proof of forcible or violent entry - the insures may reject a claim that cannot provide us with proof thereof.
8. EXCLUSIONS, EXCESSES AND EXTENSIONS	It is important to note that each policy holds exclusions and excesses - make your self familiar with what is excluded and what co payments you will be liable for.
<b>PERSONAL ALL RISKS</b>	<b>NOTES / RECOMMENDATIONS</b>
1. HOW WERE VALUES OF SPECIFIED ITEMS DISCUSSED?	
2. DO YOU HAVE VALUATIONS FOR JEWELLERY COVERED?	All Jewellery must have valuations which should not be older then 2 years old.
3. CLIENT UNDERSTAND THE INSURER MAY ASK FOR PROOF OF PURCHASE?	In the event of loss the insurers may ask for proof of purchase, which is preferably in the form of an invoice or some proof of purchase.
4. IF COVER NOT TAKEN - WHY?	
<b>PUBLIC LIABILITY</b>	<b>NOTES / RECOMMENDATIONS</b>
1. WAS PUBLIC LIABILITY EXPLAINED TO CLIENT?	
<b>MOTOR</b>	<b>NOTES / RECOMMENDATIONS</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?	These are extra's on your vehicle which are not included in the retails value of your car. If these aren't noted on your policy then any additional modifications will not be indemnified.
3. WHO IS THE REGISTERED OWNER, WHO IS THE REGULAR DRIVER?	
4. HAS THE MINIMUM SECURITY FEATURES BEEN MET?	
5. HAS CREDIT SHORTFALL BEEN EXPLAINED TO CLIENT AND ADVISED?	When purchasing a new vehicle there may be a shortfall from what the bank has financed the vehicle and what the retail value of the car is. We strongly advise that you check with your finance house on the shortfall as we do not offer top up insurance.
6. DOES THE CLIENT WANT CAR HIRE? (WILL BE ENTRY LEVEL CAR UNLESS SPECIFIED)	

7. IF COVER NOT TAKEN - WHY?	
<b>OTHER</b>	
<b>OTHER</b>	<b>NOTES / RECOMMENDATIONS</b>
1. HAS THE RESULT OF NON DISCLOSURE BEEN EXPLAINED TO CLIENT?	Any non disclosure can result in your policy being declared null in void or impact on your ability to claims. When in doubt - disclose.
2. ALL CLAIMS BEEN DISCLOSED?	Any non disclosure can result in your policy being declared null in void or impact on your ability to claims. When in doubt - disclose. This may include claims that were repudiated or occurred while uninsured.
3. PREMIUM COLLECTION AND PRO RATA'S EXPLAINED?	Debit dates will default to the 1st of each month and it is your responsibility to ensure that the monthly premium is collected. Any claims within an unpaid month may result in your claims be rejected.
4. BRIEF CLAIM PROCEDURES AND EXCESSES APPLICABLE TO POLICY	All claims will be lodged through the brokerage and claims must be submitted in 30 days. Keep in mind that you have 48 hours in which to report matters to the police, any late notification may result in a fine.
5. CLIENT ADVISED OF POLICY WORDING AND CONDITIONS TO ADHERE TO?	Your policy schedule must be accompanied with a policy wording which we recommend you familiarise yourself. Your broker can either supply you with an electronic or hard copy/
6. ANY PLANNED ALTERATIONS? EXPLAIN ON THEFT COVER EXCLUSION?	It is important to notify your broker if you have any alterations or renovations to your household - it may impact on your ability to claim.
7. DESCRIBE THE CLIENT'S PREVIUOS INSURANCE KNOWLEDGE	
8. AFFORDABILITY - WHAT CAN THE CLIENT AFFORD	
<b>SIGNATURE</b>	
THIS SIGNATURE VERIFIES THAT I UNDERSTAND THE POLICY AND CONDITIONS THAT NEED TO BE ADHERED TO	