

QUOTATION SHORT TERM - COMMERCIAL

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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				
FIRE				
	COVER	SUM INSURED	QUOTATION	NOTES
COVER AGAINST DAMAGE OR PROPERTY (BUILDINGS AND CONTENTS) THROUGH FIRE,	BUILDINGS (1)			
LIGHTNING OR THUNDERBOLT AND EXPLOSION PLUS OTHER DEFINED PERILS	NO OF MONTHS RENT (2)			
	PLANT, MACHINERY, FIXTURES (3)			
	STOCK IN TRADE (4)			
	MISCELLANEOUS (5)			
BUILDINGS COMBINED				
	COVER	SUM INSURED	QUOTATION	NOTES
COVER AGAINST DAMAGE OR PROPERTY (BUILDINGS AND CONTENTS) THROUGH FIRE,	BUILDINGS			
LIGHTNING OR THUNDERBOLT AND EXPLOSION PLUS OTHER DEFINED PERILS.	BUILDINGS			
ADDITIONAL COVER IS PROVIDED BY MEANS OF SECTION EXTENSIONS FOR LOSS OF RENT,	BUILDINGS			
PROPERTY OWNERS LIABILITY. IN ESSENCE SPECIAL FIRE POLICY FOR LOWER RISK				
COMMERCIAL TYPE PROPERTIES				
OFFICE CONTENTS				
	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF OR DAMAGE TO CONTENTS BY FIRE, EXPLOSION, STORM. DAMAGE TO	CONTENTS			
DOCUMENTS, LOSS OF RENT & LIABILITY COVER CAN BE INCLUDED	DOCUMENTS			
	THEFT LIMIT			

BUSINESS INTERRUPTION	COVER	SUM INSURED	QUOTATION	NOTES
LOSS FOLLOWING INTERRUPTION OF OR INTERFERENCE WITH THE BUSINESS IN	GROSS PROFIT/REVENUE			
CONSEQUENCE OF DAMAGE FOR WHICH LIABILITY HAS BEEN ADMITTED UNDER FIRE,	GROSS RENTALS			
BUILDINGS & OFFICE CONTENTS, BUT ONLY IN RESPECT OF PERILS INCLUDED UNDER	AICOW			
FIRE SECTION.	CLAIMS COSTS			
	INDEMNITY PERIOD			
ACCOUNTS RECEIVABLE	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OR DAMAGE, AS A RESULT OF THEFT ACCOMPANIED BY FORCED ENTRY INTO	OUTSTANDING DEBIT BALANCE			
OR EXIT FROM ANY BUILDING				
THEFT (VIOLENCE)	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF OR DAMAGE TO CONTENTS BY FIRE, EXPLOSION, STORM. DAMAGE TO	FIRST LOSS			
DOCUMENTS, LOSS OF RENT & LIABILITY COVER CAN BE INCLUDED	MALICIOUS DAMAGE			
MONEY	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF MONEY AS A RESULT OF THEFT OR ROBBERY	MAJOR LIMIT			
	RECEPTACLE LIMIT			
GLASS	COVER	SUM INSURED	QUOTATION	NOTES
THE LOSS OF OR DAMAGE TO GLASS	LIMIT			
FIDELITY	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF MONEY AND OR PROPERTY STOLEN BY AN INSURED EMPLOYEE AS WELL AS	LIMIT			
DIRECT FINANCIAL LOSS AS A RESULT OF FRAUD COMMITTED OR DISHONESTLY OF AN	NUMBER OF PERSONS			
INSURED EMPLOYEE				

GOODS IN TRANSIT	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OR DAMAGE TO GOODS CARRIED BY THE INSURED	LOAD LIMIT			
	ANNUAL CARRY			
BUSINESS ALL RISK	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF OR DAMAGE TO THE WHOLE OR PART OF THE PROPERTY WHILE ANYWHERE	1			
IN THE WORLD BY ANY ACCIDENT OR MISFORTUNE OTHERWISE EXCLUDED	2			
	3			
	4			
	5			
PUBLIC LIABILITY	COVER	SUM INSURED	QUOTATION	NOTES
DAMAGE WHICH THE INSURED BECOME LEGALLY LIABLE TO PAY CONSEQUENTLY UPON	GENERAL & PROPERTY OWNERS			
ACCIDENTAL DEATH, INJURY OR ILLNESS OF ANY PERSON OR OF THE ACCIDENTAL LOSS	PRODUCTS LIABILITY			
OF OR PHYSICAL DAMAGE TO TANGIBLE PROPERTY	DEFECTIVE WORKMANSHIP			
	LEGAL DEFENSE COSTS			
	WRONGFUL ARREST & DEFAMATION			
	EXTENDED LIABILITY			
EMPLOYERS LIABILITY	COVER	SUM INSURED	QUOTATION	NOTES
DAMAGE WHICH THE INSURED BECOME LEGALLY LIABLE TO PAY CONSEQUENTLY UPON	LIMIT			
ACCIDENTAL DEATH, INJURY OR ILLNESS OF ANY PERSON EMPLOYED UNDER THE	EARNINGS			
CONTRACT OF SERVICE WITH THE INSURED WHICH ACCRUED IN THE COURSE OF AND IN				
CONNECTION WITH SUCH PERSON'S EMPLOYMENT BY THE INSURED				

STATED BENEFITS	COVER	SUM INSURED	QUOTATION	NOTES
DEATH OR BODILY INJURY CAUSED BY ACCIDENTAL, VIOLENT, EXTERNAL AND VISIBLE MEANS. COVER WILL BE BASED ON ANNUAL EARNINGS	DEATH			
	PERMANENT DISABLEMENT			
	TEMPORARY TOTAL DISABLEMENT			
	MEDICAL EXPENSES			
GROUP PERSONAL ACCIDENT	COVER	SUM INSURED	QUOTATION	NOTES
DEATH OR BODILY INJURY CAUSED BY ACCIDENTAL, VIOLENT, EXTERNAL AND VISIBLE MEANS. COVER WILL BE BASED ON FIXED AMOUNTS	DEATH			
	PERMANENT DISABLEMENT			
	TEMPORARY TOTAL DISABLEMENT			
	MEDICAL EXPENSES			
MOTOR	COVER	SUM INSURED	QUOTATION	NOTES
LOSS OF OR DAMAGE TO ANY VEHICLE INSURED TO ITS REASONABLE MARKET VALUE AS A RESULT OF ANY ACCIDENT OR MISFORTUNE UNLESS LIMITED COVER IS TAKEN, AS WELL AS LIABILITY TO THIRD PARTIES AND MEDICAL EXPENSES COVER FOR PASSENGERS	1			
	2			
	3			
	4			
VEHICLE SUMS INSURED SHOULD BE CALCULATED ON THEIR CURRENT RETAIL VALUES UNLESS OTHERWISE NOTED	5			
	6			
MOTOR TRADERS (INTERNAL & EXTERNAL RISK)	COVER	SUM INSURED	QUOTATION	NOTES
COMPREHENSIVE COVER FOR VEHICLES BELONGING TO MOTOR TRADER, OR FOR WHICH THEY ARE RESPONSIBLE (OWN DAMAGE AS WELL AS LIABILITY TO THIRD PARTIES). VEHICLES IN THE ROAD AND ON THE INSURED PREMISES.	MOTOR TRADERS (INTERNAL RISK)			
	MOTOR TRADERS (EXTERNAL RISK)			

ELECTRONIC EQUIPMENT	COVER	SUM INSURED	QUOTATION	NOTES
COMPREHENSIVE COVER FOR ELECTRONIC EQUIPMENT INCLUDING INCREASED COST OF	HARDWARE / LAPTOPS			
WORKING, REINSTATEMENT OF DATA AND IN TRANSIT COVER	SOFTWARE			
	INCREASE IN COST OF WORKING			
	REINSTATEMENT OF DATA			

SASRIA	
COMPUTER FEE	
ADMINISTRATION FEE	
BROKER FEE	
TOTAL MONTHLY PREMIUM	R 0,00