

Certificate of Insurance

Policy Number:	D/OMI/22/0437
Contract Number:	OMI 11/2018C
Policy Option:	Option D
The Insured:	APLFX (Pty) Limited - 2021/804619/07
Address:	First Floor , Constancia Rmporuum, C/O Ladies Mile and Spaanschemat River Road, Constancia , Cape Town , Western Cape, 7945
FSP License Number:	52045
VAT Registration Number:	n/a
Period of Insurance:	From: 01 April 2022 To: 31 March 2023 Both dates inclusive and any subsequent period for which the insurer accepts a premium
Renewal Date:	01 April 2023
Limit of Indemnity (Excluding VAT):	R1 000 000.00 in the annual aggregate but including Costs and Expenses
Retroactive Date:	01 Apr 2022 - R1 000 000.00
Coverages:	Professional Indemnity, General Public Liability Extension, Legal Defense Costs, Computer Crime, Internal Compliance Officer Errors And Omissions, 2 X Reinstatement of Indemnity Limit

Extensions Applicable:

Data Protection Extension – Limit: R250 000.00 – **Underwritten by ITOO Special Risks (Pty) Ltd / The Hollard Insurance Company Limited**

Requirements / Subjectivities:

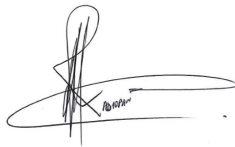
- Cover is restricted to your insurance broking activities as disclosed on the application form and as authorized by the FSB as per Annexure 1.
- This is an annual policy payable in monthly instalments in **ADVANCE**. Upon notification of any claim or circumstance the outstanding balance of the full annual premium will become payable immediately
- Cover is restricted to cover your Category 1 insurance and investment broking activities only as registered with the FSCA.
- Warranted that there are no known claims / circumstances that might lead to a claim as at inception.
- Retro Active date is Inception or as per proof of Uninterrupted previous cover
- Subject to receipt of your correct split in Business Activities totaling 100%

Deductibles Applicable:

- 1% of Gross Commission with a minimum of ZAR 10,000.00 and a maximum of ZAR 100,000.00 , each and every claim inclusive of costs and expenses

Notwithstanding the above, it is understood and agreed that insofar as investment related claims are concerned, the above excess will be applied per individual claimant and/or investor and/or investment whether made by a private or legal person and whether originating from one action made up by various individual claimants and/or investors and/or investments.

Annual Premium	Net Premium	R2 679.86
	VAT @ 15 %	R401.98
	Gross Annual Premium	R3 081.84
Broker Fee:	R308.16 (Inclusive of VAT)	
Aon South Africa (Pty) Ltd Commission: (included in annual premium)	R616.37 (Inclusive of VAT)	
Total Annual Cost:	R3 390.00 (Inclusive of 15 % VAT)	
Monthly Debit Amount:	R282.50 (Inclusive of VAT)	
Territorial Limits:	Worldwide excluding USA / Canada	



SIGNED FOR AND ON BEHALF OF THE INSURER

Date: Tuesday, 05 April 2022

Insured by Old Mutual Insure Limited. (Reg. No. 1970/006619/06), Underwritten by Sintelum (Pty) Ltd. (Reg. No. 2009/0044225/07) in terms of Agreement Ref no: 35225361



In the event of a claim, or any circumstance which may result in a claim under this Certificate, immediately notify Aon South Africa (Pty) Ltd.

Cancellation Clause

It is hereby understood and agreed that this contract can be cancelled by the insured, by giving 30 days' notice in writing to the Agent (Aon South Africa (Pty) Ltd).

Certificate Provisions

The authorization to issue Certificates of Insurance is restricted to Assureds domiciled within Africa south of the Sahara (in accordance with the Territorial Limitation hereon), and any such certificate will contain the following clause:- It is hereby