

LETTER OF APPOINTMENT / STANDARD TERMS & CONDITIONS OF TRADING - ENGLISH.

It is hereby noted that **Astra Brokers (Pty) Ltd.** (hereinafter referred to as the "Broker") are registered Financial Services Providers under License number 2422, operate under an IGF Guarantee and have Professional Indemnity / Fidelity Guarantee Insurance.

Duties of the Client: The client undertakes to disclose all information relating to his insurances and in particular regarding claims, which may lead an insurer to a different conclusion or rating, even if such questions are not asked and to advise the Broker of any change of information which he might have disclosed to the Broker relating to risks.

The client also undertakes to advise the Broker as soon as is possible and within any time limit specified on the policy of any event which may lead to a claim whether the client intends to claim or not and to act in the utmost good faith at all times.
The Client undertakes to pay premiums/fees as agreed.

Duties of the Broker: The Broker undertakes to act in the utmost good faith and to ensure that all information is kept confidential at all times, other than disclosure necessitated such as with underwriting or claims handling.

The Broker will conduct claims negotiations with insurers and will not charge for this service as long as they are the brokers.

Remuneration: The Brokers remuneration may consist of commission from insurers and / or fees as disclosed to clients.

Authority to Insurers: Please supply the Broker with copies of our policies, our claims experience, terms, rates, premiums and any other information requested by them.

We herewith appoint Astra Brokers (Pty) Ltd:

as our Insurance Brokers / to investigate our insurance portfolio

AANSTELLINGSBRIEF / STANDAARD HANDELSVOORWAARDES

A F R I K A A N S

Dit word hiermee bevestig dat Astra Makelaars (Edms) Bpk. (hierna verwys na as die "Makelaar") geregistreer is as 'n Finansiële Dienste Voorsiener onder lisensienommer 2422, sake doen onder 'n IGF Waarborg en beskik oor Professionele Aanspreeklikheid / Getrouheidswaarborg versekering.

Pligte van Kliënt: Die kliënt onderneem om alle inligting wat relevant is tot sy versekering te openbaar, en meer spesifiek ten opsigte van eise, wat daartoe mag lei dat 'n versekeraar tot 'n ander gevolgtrekking of tariefing kan kom, selfs al word sodanige vrae nie gevra nie en om die makelaar in kennis te stel van enige verandering in inligting wat hy moontlik voorheen aan die makelaar bekend gemaak het en wat relevant is tot die risiko's waaraan die kliënt blootgestel mag word.

Die Kliënt onderneem om die makelaar so gou as moontlik en in elk geval binne die tydsbeperking soos aangedui op die polis, van enige voorval wat tot 'n eis kan lei in kennis te stel, of die kliënt beoog om te eis al dan nie en om te alle tye in goeie trou op te tree.

Die Kliënt onderneem om premies/foeie te betaal soos ooreengekom.

Pligte van Makelaar: Die Makelaar onderneem om te alle tye in goeie trou op te tree en om alle inligting vertroulik te hou, behalwe waar nodig, soos by onderskrywing of hantering van eise.

Die Makelaar sal eiseonderhandeling met versekeraars gratis voer gedurende die aanstellingstydperk as Makelaars.

Vergoeding: Die Makelaar se vergoeding kan bestaan uit kommissie van versekeraars en / of foeie aan die kliënt geopenbaar.

Mandaat aan Versekeraars: Voorsien asseblief die Makelaar van afskrifte van ons polisse, ons eisegeskiedenis, voorwaardes, tariewe, premies en enige ander inligting deur hulle versoek.

Ons stel hiermee vir Astra Makelaars (Edms) Bpk aan:

as ons Versekeringsmakelaars / om ons versekeringsportefeulje te ondersoek

For or on behalf of **NAME OF CLIENT** / Vir of namens **NAAM VAN KLIËNT**

Reg / ID No.

SIGNATURE / HANDTEKENING

SIGNED AT / GETEKEN TE

DATE / DATUM