

DENIS CHAPMAN MAKELAARS
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SCHEDULE: Public Liability (1)

Policy Number: 383/63108906671/9/M

Revision Number : 60

Public liability

This section of the policy is subject to the following endorsement(s) and/or memorandum(s) of which the full wording(s) appears at the end of this schedule:

None.

Item		Limit of	Effective
No	Details	Indemnity	Date
		(R)	
1.	Basis of cover : Claims made	10000000	01/07/2009
	Retroactive date : 27/06/2000		
	Insured perils	Included	
	As defined in the policy wording	Yes	
	Clauses and extensions	Included	
	Products liability	No	
	Territories: (excluding United States of America and Canada)		
	Defective workmanship liability	No	
	Legal defence costs	Yes	
	R50000 per event		
	R50000 per annual period of insurance		
	Wrongful arrest and defamation	Yes	
	R50000 per event		
	R100000 per annual period of insurance		
	EC liability	No	

First amount payable

Products Liability:	None
Defective workmanship:	None
EC liability:	None
USA / Canada liability:	None
Work away from insured premises:	10.0% of claim with minimum of R1000.00 and maximum of R25000

Other: 10.0% of claim with minimum of R1000.00
and maximum of R25000

The business operates from the following premises:

Premises 3: HILLCREST OFFICE PARK
GROUND FLOOR
LYNNWOODRIDGE
0083 HILLCREST
Occupation : Office 50% and business 50%
Total number of premises : 1

Terms and Conditions:

34. REAL ESTATE AGENT'S SIGNS

1. A real estate agent's sign shall not contain information other than the words "for
 - a. Sale", "to let" or "sold", the name and telephone number of the selling or letting agent and the logo of the real estate agency. (eg. No Properties Wanted)
2. Real estate agent's signs are permitted in all areas of control.
3. The maximum size of a real estate agent's sign shall not exceed 600 mm x 460 mm
 - a. On a residential premises as defined in the relevant town planning scheme as
 - b. Amended from time to time.
4. A maximum of one sign per agent and a total of three signs may be permitted on a
 - a. Residential premises.
5. The maximum height of the sign from the ground shall not exceed 3 m.
6. The size of a real estate agent's sign may be increased with the specific consent of
 - a. The Municipality in the case of: Natural and rural areas: 2,0 m² for single boards or 2,3 m² in total for two joined boards areas of minimum and partial control 2,8 m² for single boards or 3,2 m² in total for two joined boards.
7. A real estate agent's sign must be attached to the boundary fence/wall of the
 - a. Premises concerned or displayed within the boundaries of the premises, and may
 - b. Not be displayed inside the road reserve. (parallel to the boundary, against the boundary)
8. A real estate agent's sign may not be displayed on a premises for longer than three
 - a. Months unless otherwise approved by the Municipality and must be removed not
 - b. Later than 14 days after conclusion of a contract of sale or lease of the premises in
 - c. Question.
9. In the case of a property "on show" signs and bunting may only be erected on the
 - a. Premises. Information with regard to the premises on show may only be displayed
 - b. For the duration of the show day and must be removed by the end of the day.
10. Direction signs indicating the location of the show house premises are permitted
 - a. Subject to the following:

11. The signs may be displayed over weekends only from Friday 17:00
 - i. Until Monday morning 07:00 and in the case of public holidays, from 17:00 on
 - ii. The day before such public holiday until 07:00 the day immediately following
 - iii. The public holiday; should the public holiday be on a Monday, from 17:00 on
 - iv. The previous Friday; should the public holiday be on a Friday, till 17:00 on the
 - v. Following Monday.
- b. Each face of a sign shall not be larger than 600 mm x 460 mm.
- c. The selling or letting agent shall not display more than eight signs per show
 - i. House or premises, irrespective of the number of routes to the show house or
 - ii. Premises. Such signs may be double-sided.
- d. Direction signs may not be displayed on a provincial or national road.
- e. Each selling or letting agent shall erect only one sign per show house per intersection, with a maximum of 8 signs in total while not more than six signs
 - i. Are allowed at T-junctions.
- f. Each selling or letting agent shall not display more than one sign between
 - i. Consecutive intersections.
- g. Signs shall not be placed on traffic circles or traffic islands, traffic lights, road
 - i. traffic signs, power masts, trees, pillars, fencing, electrical substations, bridges
 - ii. Or any similar structures.
- h. Stakes or poles to which signs are affixed shall not be driven deeper than
 - i. 120 mm into the ground.Only one sign per stake is allowed.
- i. Signs shall not be erected on tarred or paved surfaces.
- j. Signs shall not be higher than 1 m and shall not obstruct or pose a danger to
 - i. Pedestrian or other traffic.