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28 Bradford Road, Bedfordview, 2007

Confirmation of Cover – Goods in Transit

To: Elizma Geldenhuys

From: Kimberly Hand

Company: Top Crop Carriers Pty Ltd

Date: 4 Nov 2025

Email: elizma@topcrop.org.za

Re: Confirmation of Cover

Name of Insured	Top Crop Carriers Pty Ltd	Policy Number	TKJ/HTPGMP/000237966
Inception Date	01/06/2024	Validity Period	01/11/2025 to 30/11/2025
Renewal Date	01/06/2026	Insurance Company	Hollard
Section	Goods in Transit	SASRIA	Yes
Policy Limits	R1,725,000 - Any one Vessel, Aircraft or Conveyance		
Extensions	Prevention of Loss Costs: R50,000 Tarpaulins, Cargo Nets, Ropes, Straps, Chains, Corner Plates etc. : R50,000 Refrigeration Breakdown: R1,500,000 Riot and Strike (Other than SA): R1,500,000 Driver Fidelity: Included Debris Removal and Environmental Cleanup: R50,000 Shipping Containers: Included		
Interest Noted for	The interest of Kemptson Logistics, Cee Vee and Grain Carriers. Transport is noted. However, we are under no obligation to adhere to the terms and conditions of their contract with the Insured.		
Driver Fidelity	Included		
First Loss Limit	Included		
Driver Fidelity i.r.o Coal loads	Excluded		
Endorsement	- Household goods second hand goods, Tyres, Plants & Citrus Fruit Tree will be restricted to Fire, Collision, overturning, theft and hijack following. Cigarettes limited to R200 000.		
Basis of Settlement	New Goods other than Inter Branch Transfer: The supplier's selling price as at the date of loss as evidenced by commercial invoices or the new replacement value, whichever is lesser. Used or Second Hand Goods: The depreciated market value or local market value as at the date of loss, whichever is lesser, as determined by the Company or its agent. Fresh Produce and Livestock: The average market value or local market value at the market of intended sale on the date of the intended sale less any agents and market commissions and any costs not incurred, or if pre-sold, the suppliers invoice value less any costs incurred, whichever is lesser. Inter-Branch Transfers: The manufacture's cost price, stock price or catalogue price, plus transport costs, whichever is lesser.		

Getting you claims ready!





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Commodities	General Goods including: You including, FMCG, solar panels, second hand tyres, new and used household goods, plants & citrus/fruit trees, molasses, electronic goods, liquor, beer, wine, grain, tyres, fruit, vegetables, packaging materials, pallets, receptacles, covers, boxes, labels, tarpaulins, cargo nets, ropes, straps, chains, corner plates and the like. Subject to exclusions noted in the wording/policy. MASSMART GOODS - Noting the following goods: Alcohol Wine Products Spirit Products & related. Clothing, Footwear & related, Perishable Foods (non-fresh), Tobacco products including Cigars and Cigarettes. Electrical/Electronic Goods, Cameras and Photographic Equipment. General Merchandise. Pharmaceutical products & related. Cellphones, Computer, Laptops, iPads & other related. Jewelry, Watches & related (Costume only). Dry Foodstuff, tinned goods & related. Tools, Equipment, Machinery. Glass and other articles of a fragile nature. Paint and Paint related products Excluded cargo: Antiques or antiquities of any description, artworks, arms, ammunition, explosives, fireworks, bank and treasury notes, bullion, cash, travellers cheques, cameras, cellular and smart phones and their accessories, pre-paid phone cards, tablet computers and their accessories, computers and memory systems, cobalt, copper, non-ferrous metals, catalytic converters, inverters and batteries, gold and silver articles, precious metals and stones, jewellery, watches, furs, models, moulds, patterns, plans, deeds, designs, documents, manuscripts, securities, specie, stamps, tickets, cigars, cigarettes, tobacco products other than uncut tobacco, live animals, fast moving consumer goods, motor vehicles and motor vehicle parts. The above commodities are equally excluded when conveyed within shipping containers even where You or Your subcontractor were not aware of the contents of the shipping container.
Conveyances	CV12109, CV5854, CV14162, CV12161, CV15958, CV10155, TBA5781, CV2610, CV21406, CV17726, CV18887, CV18164, CV3873, CV8828, CV7662, CV3831, CV10673, CV8003, CV13973, CV20857, CV20855
Cover	All Risks. Always subject to the terms and conditions of the policy. <i>* Second Hand goods - Limited cover.</i>
Geographical Limits	Republic of South Africa , Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Malawi, Zambia, Mozambique, Tanzania, Kenya, Uganda, Angola and South East Democratic Republic of Congo no further north than Kolwezi.
Excess Structure (Deductibles)	Basic: R2,500.00 (Inner Excess) Theft/Hijacking: Nil (Inner Excess) <i>Each extension carries its own excess as per policy schedule.</i>

This cover is always subject to the terms, conditions and exceptions of the policy schedule and wording.

Please ensure that Commodities, Territorial Limits and Extensions are as you require.

A First amount payable/deductible/excess applies per section and/or extension as noted on the schedule.

If you have any queries please contact the sender:

Jean-Pierre Du Preez / Kimberly Hand

On contact Number:

0861 800 900/ 010 045 2014 / 010 045 2022

Name: JP du Preez

Signature:

Getting you claims ready!

