

03 February 2023

ADONAI CLEANING SERVICES (PTY) LTD  
PER EMAIL: [info@adonaicleaningservices.co.za](mailto:info@adonaicleaningservices.co.za)

**Client Number : 126036736**

**Policy Number : 87887898**

**Welcome** to your business insurance solution

Dear Aletta Matakanye

Thank you for choosing MiWay Business Insurance as your preferred insurer.

The Policy Wording, Coversheet (Policy schedule) and all relevant attachments confirm the details of this insurance policy. Please read through all the documentation to ensure that your insurance needs are met and that you are familiar with the details regarding the cover and any amendments thereto, including the cover exclusions, conditions of cover and applicable excesses.

It is important to confirm that the information noted on the Coversheet is correct, as the premium is based thereon. Incorrect information may invalidate cover or prejudice future claims. Incorrect information can be corrected by contacting our call centre on 0860 64 64 64 or e-mail us at [business.admin@miway.co.za](mailto:business.admin@miway.co.za).

We are passionately committed to the fair treatment of all our customers and will endeavour to deliver the type of radical service you as a MiWay customer deserves. Feel free to give your much appreciated feedback, whether positive or negative, by visiting the "Have your say" section of our website.

We are confident that your policy provides you with real value for money, combining the widest cover and benefits.

Kind regards



Burton Naicker  
CEO

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This Coversheet is a summary of the cover that has been selected and all the disclosures that have been made. Together with the policy wording it sets out the terms and conditions of this policy with MiWay. We have used the information provided to determine the premium and the conditions of cover. It is important to check that all the information on the Coversheet is correct. If any information is incorrect or outdated we need to be informed immediately as incorrect information may affect the validity of the contract or prejudice future claims.

**Client Number** 126036736      **Policy Number** 87887898      **Commencement Date** 30 January 2023




## Policyholder

it's all about you!

Business Name ADONAI CLEANING SERVICES (PTY) LTD Company Registration Number 201746435007  
 E-mail Address info@adonaicleaningservices.co.za  
 Physical Address 5149 Alabama Street, Cosmo City  
 Contact Person ALETTA MATAKANYE Contact Number 0647749142

### Summary of Cover

	#	Description	Sum Insured	Premium
 <b>Broad Form Liability</b>	1	Broad Form Liability		R 197.42
<b>MiBusiness Assist</b>	1	MiBusiness Assist		R 29.25
<b>Total Monthly Premium (incl 15% VAT)</b>				<b>R226.67</b>

### Your Payment Details

The premium is linked to the policy contract, which MiWay may amend by giving you 31 days' notice, and further will be adjusted based on items added or removed during the life of the policy. Your premium must be paid in advance on the preferred collection date according to your payment frequency. If your premium is not received on your preferred collection date, an attempt may be made to collect your premium in future on a more suitable date in an effort to keep you covered. The debit amount/premium will be collected from the bank details below, which are not displayed in full for your protection and security. Please check your nominated account as it is your responsibility to ensure your premium is paid.

Account Holder ADONAI CLEANING SERVICES (PTY) LTD Banking Institution FIRST NATIONAL BANK  
 Branch Name REMOTE BANKING SERVICE 560 Branch Code 250655  
 Account Type CURRENT ACCOUNT Account Number XXXXXX7389  
 Payment Frequency MONTHLY Preferred Collection Date 1st

**This Coversheet becomes a tax invoice when the above amount has been paid and cover has inceptioned.**

# ! Important Disclosures

please take note

Permission has been given for MiWay to:

- obtain profile information from our contracted bureau regarding the policyholder and any person covered under this policy; and
- disclose relevant information about insurance and claims history under this policy to contracted bureau and other industry stakeholders

NO

You have agreed for MiWay to contact you with product offerings

YES

Consent has been given for our holding group, associate companies and business partners to contact you with product offerings

YES

## About the Policyholder

Industry Type	REPAIR / SERVICE PROVIDER	Business Type	CLEANING SERVICES
Legal Entity	PRIVATE COMPANY	Company Start Date	30 November 2017

## Previous Incidents

An incident relates to any accident, loss or event that the policyholder, any member of the business, employee or anyone covered under this policy, may have suffered in relation to a business irrespective of whether a claim was submitted or not, or whether the item was insured at the time or not, or whether the item belonged to the policyholder at the time or not.

**It is noted that the policyholder had no incidents in the last 3 years.**

## Previous Insurance

Has the policyholder or any decision maker in the business had an insurance policy cancelled or been refused renewal by any insurance company?

YES

Has the policyholder had business insurance cover during the last 6 months without any break in the cover?

NO

How many years has the policyholder had business insurance cover in total?

0

## Needs Analysis

What are your insurance needs?

World Class Service

## Products Not Selected



Business Vehicles  
[more info](#)



Goods In Transit  
[more info](#)



Business All Risk  
[more info](#)



Business Trailers  
[more info](#)



Business Property  
[more info](#)



Business Personal Accident  
[more info](#)



Special Purpose Vehicles  
[more info](#)



Business Interruption  
[more info](#)



Staff Dishonesty  
[more info](#)

## Important to Note

- Any claims arising from Cybercrime will not be covered. MiWay also does not cover any form of Cyber liability.

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# Broad Form Liability

**Cover Commencement Date** 30 January 2023

**Change Effective Date** 01 February 2023

## Declarations

Actual annual turnover for the last financial year	R50 000
Does the policyholder perform work away from the risk address including activities such as services, repairs and installations?	NO
Is the business involved in production, does it manufacture own products or only use third party products?	NO PRODUCTION
Is the business involved in any sealing, waterproofing or damp proofing activities?	NO
Is the policyholder or any employee aware of any loss, damage, sickness or injury incurred in the last three years that has or could have given rise to a claim under any of the insurances proposed under a Liability policy whether or not insurance was in force or whether a claim was submitted or not?	NO

## The Cover

Cover Description	Included/Excluded	Retroactive Date	Limit of Indemnity		Premium
			Any One Occurrence	Annual Aggregate	
Public Liability	Included	30 January 2023	R1 000 000	Unlimited	
Employers Liability	Included	30 January 2023	R1 000 000	Unlimited	
					R197.42
<b>Optional Add-On Cover</b>					
Product Liability & Defective Workmanship	EXCLUDED				
Professional Liability	EXCLUDED				
Statutory Defence Costs	EXCLUDED				
<b>Total Monthly Premium (incl 15% VAT)</b>					R197.42

## Standard Deductible

The Deductible is the amount payable on a claim by the policyholder to MiWay at the registration of a claim. In the event of a claim being indemnified under more than one liability section, the highest single deductible will apply.

Deductibles	Amount
Public Liability	R15 000
Employers Liability	R15 000

## Important to Note

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- There is no liability cover for the following activities and industries under this section: manufacturing or distribution of tobacco products; any education or childcare organisations; any activities involving asbestos; old age homes & frail care facilities; horse riding activities; swimming schools; amusement parks; blood banks & blood transfusion centres; shooting ranges, paintball activities; any aircraft-related goods or products; manufacturing of petrochemicals; or any work carried out on aviation equipment, aircraft, marine equipment or marine vessels.
- Liability arising from any design, specification, treatment or advice is not covered under this policy .
- Any loss arising out of any actual or alleged theft of a third party's property by an employee or sub-contractor of the policyholder is excluded.
- There is no liability cover for or arising out of COVID-19, including any variation thereof, or any epidemic or pandemic declared as such by the World Health Organization or any governmental authority. This is a summary of the Exclusion - please see Policy wording for the full exclusion wording.