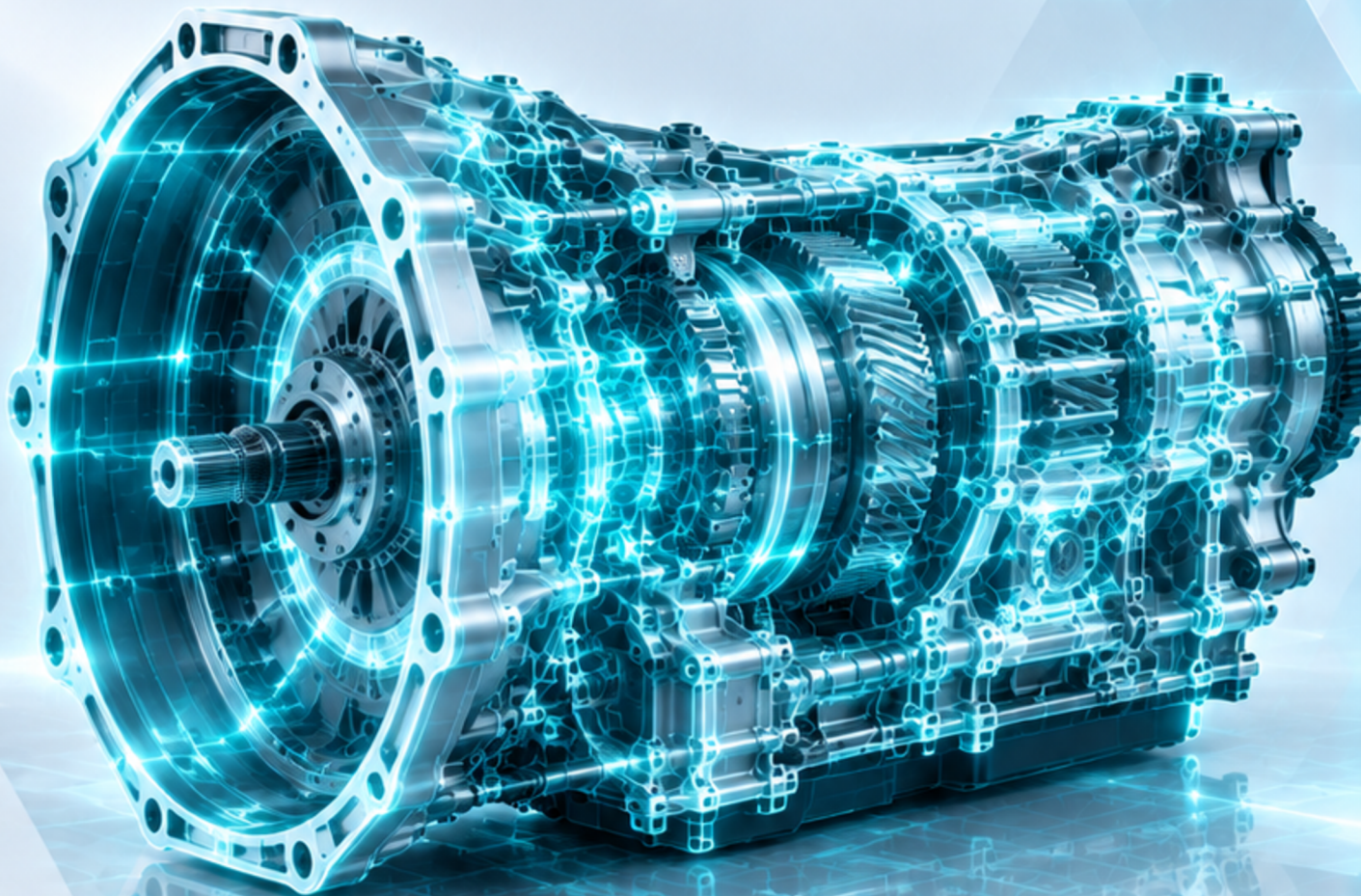




POWERUP WARRANTY



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IMPORTANT CONTACT DETAILS

Claims / Administration Telephone: 012 942 4536

Claims Email: claims@vapsinsurance.co.za

Roadside Assistance: 066 251 3044

Complaints: complaints@vapsinsurance.co.za

Administrator Address: Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692

OFFICE HOURS

The administrator's normal operating hours are shown below. Claims and emergency roadside assistance may be subject to separate operating arrangements.

Standard hours: 08:00 – 16:30 (Monday to Thursday)

08:00 – 16:00 (Friday)

Weekends / Public Holidays: Our office is closed on public holidays and weekends.

1. WELCOME TO POWERUP

PowerUp is designed to contribute towards a qualifying financial shortfall between the amount paid under an eligible underlying warranty and the remaining authorized repair cost.

Your selected plan is either POWERUP BOOST or POWERUP MAX. The benefits that apply to You are shown on Your Policy Schedule. Cover is subject to these terms and conditions, the applicable benefit limits, the Overall Aggregate Policy Limit and any endorsements.

2. OUR CONTRACT

In return for the premium paid, We agree to provide the benefits described in this policy, subject to its terms, conditions, exclusions and limits. Your contract consists of:

Your Policy Schedule;

these Policy Terms and Conditions;

any authorised endorsements or amendments; and

any applicable roadside assistance terms.

You must ensure that information supplied to Us is true, complete and not materially misleading.

3. DEFINITIONS

Actual Repair Cost: the reasonable and authorised cost of repairing or replacing a qualifying failed component, including approved parts and labour.

Additional Component Cover: a limited benefit under the selected plan for certain qualifying components not covered by the underlying warranty, subject to prior authorisation.

Administrator: the party appointed to administer the PowerUP product and/or claims.

Benefit Limit: the maximum amount available for a specific benefit category, as shown in the Benefit Schedule.

Breakdown: a sudden and unforeseen mechanical or electrical failure occurring during the Period of Cover.

Claim: a request for benefits arising from a qualifying event.

Emergency Mobility Benefit: a MAX-only contribution toward approved short-term alternative transport following an accepted major breakdown, subject to the applicable limit.

Electrical Failure: a sudden and unforeseen failure of an eligible electrical or electronic component.

Mechanical Failure: a sudden and unforeseen mechanical failure of an eligible component.

Overall Aggregate Policy Limit: the maximum total amount payable under all benefits combined during the Period of Cover.

Period of Cover: the 12-month or 24-month period shown on Your Policy Schedule.

Policyholder / You / Your: the person named as the insured on the Policy Schedule.

PowerUP Shortfall: the qualifying difference between the amount paid by an underlying warranty and the remaining approved repair cost, subject to this policy.

Resultant Damage: direct damage to an otherwise eligible component caused by a qualifying failure of another component. And must qualify under the policy acceptable benefit.

Turbocharger / Supercharger Failure: the sudden and unforeseen failure of an eligible turbocharger or supercharger and directly related qualifying damage, subject to the MAX benefit conditions.

Underlying Warranty: a valid qualifying mechanical warranty or similar warranty covering the insured vehicle.

Vehicle: the vehicle identified on Your Policy Schedule.

Wear and Tear: gradual deterioration caused by normal use and age that results in an actual component failure.

We / Us / Our: the insurer and/or appointed administrator, depending on the context.

4. HOW POWERUP WORKS

PowerUP is a supplementary mechanical warranty shortfall product.

A mechanical or electrical failure occurs.

You submit a claim to Your underlying warranty where the failure falls within its scope.

The underlying warranty assesses the claim and confirms the amount it will pay.

Where a qualifying financial shortfall remains, PowerUP may contribute toward that shortfall or another applicable PowerUP benefit, subject to the selected plan.

Example: If an authorised repair costs R25,000 and the underlying warranty pays R15,000, the remaining R10,000 may be considered as a PowerUP Shortfall, subject to the relevant benefit and policy conditions.

5. YOUR POWERUP PLAN

Your Policy Schedule confirms whether You have selected POWERUP BOOST or POWERUP MAX and whether the Period of Cover is 12 or 24 months. Only benefits included in Your selected plan apply.

6. OVERALL AGGREGATE POLICY LIMIT

The Overall Aggregate Policy Limit is the maximum total amount payable under all benefits combined during the Period of Cover.

Once the applicable Overall Aggregate Policy Limit has been exhausted, no further benefits are payable, even if the Period of Cover has not yet ended.

Payments under individual benefits count toward the Overall Aggregate Policy Limit unless the final Policy Schedule expressly states otherwise.

7. MECHANICAL FAILURE BENEFIT

Where an eligible mechanical component suffers a sudden and unforeseen failure, and the underlying warranty accepts the claim but does not pay the full authorised repair cost, We may contribute toward the qualifying remaining shortfall.

The benefit will not exceed the actual qualifying shortfall, the applicable Benefit Limit or the remaining Overall Aggregate Policy Limit, whichever is lower.

8. ELECTRICAL FAILURE BENEFIT

Where an eligible electrical or electronic component suffers a sudden and unforeseen failure and the underlying warranty accepts but does not fully pay the authorised repair cost, We may contribute, consider or decline the remaining approved shortfall.

9. OVERHEATING BENEFIT

PowerUP may contribute, consider or decline financial assistance for qualifying sudden and unforeseen damage arising directly from an overheating event, including qualifying damage associated with an eligible cooling-system-related failure.

Routine maintenance issues, known cooling-system defects, gradual deterioration and damage caused by continued driving after a warning or overheating condition where this materially worsened the loss may be excluded.

10. CAMBELT FAILURE BENEFIT

PowerUP may contribute, consider or decline assistance for a sudden and unforeseen cambelt failure and qualifying direct resultant damage, subject to assessment and authorisation.

Routine cambelt replacement and scheduled maintenance are not covered.

11. WEAR AND TEAR CONTRIBUTION

Where an eligible component experiences an actual qualifying failure and the underlying warranty does not fully contribute because of a wear-and-tear limitation, PowerUP may contribute, consider or decline a contribution toward the qualifying shortfall.

Ordinary deterioration that has not resulted in an actual failure, routine replacement of worn items and preventative maintenance are not covered. Does not pay the full authorised repair cost because it applies a wear and tear contribution.

12. ADDITIONAL COMPONENT COVER

This benefit may provide limited assistance for a qualifying sudden and unforeseen failure of certain components not covered by the underlying warranty, where the claim is specifically accepted under this policy.

Prior authorisation is required. This benefit is not a replacement for a full mechanical warranty and does not provide blanket cover for every component excluded by the underlying warranty.

13. RESULTANT DAMAGE

We may contribute, consider or decline direct damage to an otherwise eligible component where that damage was caused directly by a qualifying sudden and unforeseen failure. The original cause of failure must itself qualify under the policy or an applicable benefit.

Resultant damage is not automatically payable where the original cause is excluded, arose from neglect or inadequate maintenance, or where the connection between the original failure and the resulting damage cannot reasonably be established.

14. DIAGNOSTIC AND ASSESSMENT CONTRIBUTION

We may contribute, consider or decline toward reasonable diagnostic or assessment costs needed to identify a potential qualifying failure.

The diagnostic work must be approved where reasonably possible and must relate directly to a potential claim. Payment of diagnostic costs does not guarantee acceptance of the underlying repair claim.

15. UNDERLYING WARRANTY EXCESS CONTRIBUTION

Where an underlying warranty accepts a qualifying claim and validly applies an excess payable by You, PowerUP may contribute, consider or decline toward that excess.

Proof of the accepted underlying warranty claim and excess must be supplied.

16. ROADSIDE ASSISTANCE

Roadside Assistance provides you with 24-hour access to the services listed below. All costs incurred for these services shall be for your own account and must be paid directly to the service provider.

Where the incident arises from a mechanical breakdown caused by a component covered under the terms and conditions of this Policy, we will reimburse you for the eligible costs incurred, upon receipt of valid proof of payment and subject to the applicable Policy terms and conditions.

Contact the authorised **Roadside Assistance service** on 066 251 3044.

16.1 Flat Tyre Assistance: Assistance with changing a flat tyre.

16.2 Out of Fuel: We will arrange for fuel to be delivered to your vehicle. The cost of the fuel shall be for your own account.

16.3 Locked-In Keys: We will arrange for a locksmith to assist in unlocking your vehicle, but only where the keys have been locked inside the vehicle. The cost of the locksmith shall be for your own account.

16.4 Towing Assistance: Assistance with towing your vehicle to a designated destination.

17. ELIGIBLE VEHICLES

PowerUP: Vehicles eligible for cover under this plan must be passenger vehicles, 4x4 vehicles or LDV with a gross vehicle mass (GVM) of less than 4,200 kg.

The following vehicles and uses are excluded from cover:

Motoring Competitions: Racing, track use, competitive events and off-roading.

Emergency Services: Including, but not limited to, armed response, medical assistance and traffic control vehicles.

Towing: Vehicles used for towing or vehicle recovery services are excluded.

Hire Vehicles: Vehicles owned or operated by an entity for the purpose of generating rental income.

Rebuilt and Code 3 Vehicles: Vehicles that have been stolen, hijacked or involved in an accident and subsequently registered as Code 3.

18. UNDERLYING WARRANTY REQUIREMENT

PowerUP is a supplementary mechanical warranty shortfall product. The underlying warranty must be valid where the claimed benefit depends on an underlying warranty shortfall.

Additional Component Cover and certain other specifically designed benefits may contribute, consider or decline in accordance with their own terms and are not necessarily dependent on the same underlying warranty process.

19. VEHICLE MAINTENANCE

You must maintain the vehicle in accordance with the manufacturer's service requirements and any valid requirements of the underlying warranty. You must retain reasonable servicing and maintenance evidence.

A claim may be contributed, consider or decline where inadequate maintenance, incorrect fluids, failure to respond reasonably to warnings or other neglect directly caused or materially contributed to the failure.

20. NO WAITING PERIOD

There is no waiting period, provided the policy has validly commenced, the premium has been paid as required, the vehicle is eligible and all other policy conditions are met.

21. PERIOD OF COVER

The available terms are 12 months and 24 months. Your applicable term is shown on the Policy Schedule.

Cover ends on the earliest of:

the expiry date shown on the Policy Schedule;

lawful cancellation of the policy;

failure to pay a required premium, where applicable; or

any other event that lawfully ends the contract.

22. TRANSFERABILITY

The policy may be transferred with the insured vehicle to a new owner, subject to the administrator's transfer requirements and approval.

A transfer does not restart the Period of Cover, restore used benefits or increase any benefit limit or the Overall Aggregate Policy Limit.

23. CANCELLATION AND AMENDMENTS

13.1 You may cancel this Policy at any time by providing us with a written notice.

13.2 We may amend or cancel this Policy by providing you with 31 days' written notice prior to the effective date of such amendment or cancellation.

13.3 You are responsible for notifying us of any changes to your contact details to ensure that our records remain accurate and up to date.

13.4 No refund of premiums will be payable if a claim has been authorised and paid under this Policy.

24. PREMIUMS

The premium and payment terms are stated on the policy schedule. Cover will not commence unless the premium requirements have been met in accordance with the schedule and applicable law.

Where a premium is unpaid or a payment is reversed, cover may be suspended or terminated in accordance with the policy terms and statutory requirements.

25. PREMIUM REFUNDS

Where a pro-rata refund is legally and contractually due following cancellation, the refund will be calculated for the unused portion of the cover period, less any lawful charges, commissions or administrative amounts permitted by the policy and applicable law.

No refund will normally be payable where a claim has been paid or authorised, subject to statutory cancellation rights. Where the premium was financed, any approved refund may be paid to the financing institution to the extent required by the finance arrangement.

26. OTHER INSURANCE

You must disclose other insurance that may cover the same loss. You may not recover more than Your actual qualifying financial loss. Where appropriate, insurers may contribute in accordance with their respective legal and contractual obligations.

27. HOW TO CLAIM

27.1 Report the breakdown or failure to the Claims Department (**012 942 4536**) within the period stated on the policy schedule or, if no period is stated, as soon as reasonably possible.

27.2 Provide the policy number, vehicle details, current mileage and a description of the failure.

27.3 Take the vehicle to a manufacturer-authorised dealer or appropriately registered repair facility, unless the Claims Department instructs otherwise.

27.4 Obtain a written diagnosis and repair estimate.

27.5 Ensure the repairer submits the required quotation, diagnostic report, photographs and supporting documents.

27.6 Do not authorise dismantling or repairs beyond reasonable diagnosis until written authorisation has been received, except where immediate action is reasonably necessary to prevent further damage.

27.7 Repairs performed without the required prior authorisation may be declined.

27.8 Only valid tax invoices and the authorised repair amount will be considered.

27.9 If an authorised repair does not commence within 90 days of authorisation, the authorisation may lapse and the claim may need to be reassessed.

27.10 Repair invoices and supporting documents must be submitted within the period specified by the Claims Department or policy schedule.

28. CLAIM ASSESSMENT AND AUTHORISATION

We may inspect the vehicle, appoint an assessor, request further information or quotations, approve repair instead of replacement, or nominate a suitable repairer where permitted.

We are responsible only for the authorised amount and only within the applicable policy limits. Any increase in cost must be approved before additional work is undertaken.

29. IMPORTANT CLAIM CONDITIONS

Do not authorise repairs before approval unless emergency circumstances reasonably require immediate action.

Do not dispose of damaged components before inspection where We reasonably require them.

Provide accurate information and supporting documents.

Cooperate reasonably with claim assessments and investigations.

Do not exaggerate or misrepresent a loss or repair cost.

30. FRAUD, DISHONESTY AND NON-DISCLOSURE

If You or anyone acting on Your behalf submits materially false, fraudulent or dishonest information, exaggerates a claim or intentionally withholds material information, We may reject the claim and take any action permitted by the policy and applicable law, including cancellation where lawful.

31. BETTERMENT

PowerUP is not intended to place You in a better financial position than immediately before the failure. Where new or upgraded parts materially improve the vehicle beyond what is reasonably necessary to restore the qualifying component, You may be responsible for the additional betterment cost.

32. GENERAL EXCLUSIONS

Unless specifically included under Your selected plan, We do not cover:

- routine servicing, maintenance and preventative replacement;
- pre-existing faults or damage;
- damage caused by inadequate maintenance, misuse, abuse or deliberate acts;
- accident, collision or external impact damage;
- water ingress or flood damage unless specifically included;
- ordinary deterioration that has not resulted in an actual qualifying failure;
- unauthorised repairs or costs not approved where approval was required;
- amounts exceeding the applicable Benefit Limit or Overall Aggregate Policy Limit;
- loss of income, loss of use, inconvenience or other indirect or consequential losses unless expressly included;
- racing, competition or prohibited vehicle use;
- damage arising from excluded modifications or performance tuning where relevant to the failure;
- claims arising outside the territorial limits shown on the Policy Schedule; and
- any excluded event specifically stated on the Policy Schedule or an authorised endorsement.

33. MAXIMUM AMOUNT PAYABLE

The amount payable for a claim will be the lowest of:

the actual qualifying financial loss;

the qualifying shortfall, where the benefit is based on an underlying warranty shortfall;

the applicable Benefit Limit;

the remaining Overall Aggregate Policy Limit; or

the amount authorised by Us.

You may not recover more than the actual qualifying loss.

34. TERRITORIAL LIMIT

Unless the Policy Schedule states otherwise, cover applies only to qualifying events occurring within the Republic of South Africa.

35. PERSONAL INFORMATION

We may collect and process personal information where reasonably necessary to administer the policy, process payments, assess claims, prevent fraud, comply with legal or regulatory obligations and communicate with You. The final issued product must include the approved privacy and data-processing disclosures.

36. COMPLAINTS AND DISPUTES

If You are dissatisfied with the service provided, the handling of a claim or a decision made under the policy, You may use the complaints and dispute process shown in Your final Policy Schedule or customer documentation.

The final issued policy must contain current insurer, administrator, complaints, compliance and applicable ombud contact details.

37. APPLICABLE LAW

This policy is governed by the laws applicable in the Republic of South Africa, subject to all relevant insurance and consumer protection requirements.

DISCLOSURE NOTICE

IMPORTANT - Please read carefully - Disclosure and other legal requirements

This notice does not form part of the Insurance Contract or any other document

As short-term insurance policy holder, or prospective policyholder, you have the right to the following:

1. YOUR ADMINISTRATOR

Name	VAPS Insurance Underwriters (Pty) Ltd
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
FSP number	46264

2. YOUR UNDERWRITING MANAGER

Name	VAPS Insurance Underwriters (Pty) Ltd
Registration number	2015/276453/07
VAT number	4500273943
FSP number	46264
Licence categories	Category 1 Short-Term, Personal and Commercial Lines. Licensed to offer Intermediary Services.
Physical address	Suite 008, Midlands Office Park West, Mount Quray Rd, Midstream Estate, Centurion, 1692
Postal address	P O Box 1538, Midstream Estate, 1692
Telephone	012 942 4536
Fax	086 692 9622
Details of the complaints procedure	Should you have a complaint about any matter, please submit your complaint abrie@vapsinsurance.co.za. Should the matter not be resolved to your satisfaction you may then refer your complaint to the Product Supplier as detailed in Clause 3 below.
Compliance Officer	Moonstone Compliance and Risk Management Geta Hancke Contact details 0218838000
PI Cover	Yes
Financial Interest	Remuneration received from the Product Supplier in Clause 3 below, exceeds 30% of total remuneration received the past 12 months. No shares are held in the Product Supplier specified in Clause 3 below
Binder Agreement	We have a binder agreement with the Product supplier listed below and conduct binder functions and administrative services on their behalf; we receive a fee from the Product Supplier specified as follows: 10% of the gross premium of your policy.

3. PRODUCT SUPPLIER (INSURER)

Please note:

- This is a summary of disclosure and all other legal requirements. Please read it carefully
- This summary does not form part of your insurance contract or any other document.

As a non-life insurance policyholder, or prospective policyholder, you have the right to the following information:

Disclosure in terms of the Financial Advisory and Intermediary Services (FAIS) Act No. 37 of 2002

The FAIS Act requires compliance by product suppliers (insurers) and financial services providers (FSPs; intermediaries or underwriting management agents (UMAs)) with a general code of conduct that was introduced to help you make informed decisions about the insurance products you buy.

It also aims to ensure that your product supplier or its UMA (if applicable) and intermediary (if applicable), renders financial services honestly and fairly, with due care and skill, with the integrity of the financial services industry and to act in your best interest.

You'll receive a disclosure notice on your policy's start date and at each subsequent renewal (or anniversary) date. The disclosure notice contains certain information about your product supplier and intermediary (if applicable). Your intermediary may have a separate disclosure notice. You're entitled to this information, as well as information about the National Financial Ombud Scheme South Africa NPC (NFO) and the Registrar of Short-Term Insurance.

If you have any difficulty obtaining these details, please contact your financial services provider for further assistance.



Product supplier (Insurer):

Name	King Price Insurance Company Ltd
Reg no.	2009/012496/06
VAT no.	4710259724
FSP no.	43862
Physical address	Menlyn Corporate Park, Block A, Cnr Garsfontein Road & Corobay Avenue, Waterkloof Glen x11, Pretoria, 0181
Postal address	P.O. Box 284, Menlyn, 0063
Phone no.	0860 21 00 00 or 012 001 0800
Email	businessadmin@kingprice.co.za
Website	www.kingprice.co.za

Compliance department

For any compliance related matter, please email compliance@kingprice.co.za our compliance department

Complaints procedure

If you have a complaint, please follow this link <https://www.kingprice.co.za/za/documents/king-price-insurance-complaints-policy.pdf> to download the document to see your rights, our obligations, and the correct process to follow.

Type of policy involved

Full details about the name, class, and type of policy are more specifically described in your policy schedule and incorporated in the policy wording. The policy schedule and policy wording must always be read as 1 document.

Procedure to submit a claim

To submit a claim please contact your Broker and /or Underwriting manager as stipulated in point 1 and point 3.

Protecting your personal information

Your privacy is of the utmost importance to us and that's why we protect it in line with the Protection of Personal Information (POPI) Act No. 4 of 2013.

This policy regulates the processing of personal information/data by King Price. It sets forth the requirements with which King Price undertakes to comply when processing personal information/data pursuant to undertaking its operations and fulfilling its contractual obligations in respect of data subjects and third parties in general.

Conflict of interest policy

We've considered the conflict-of-interest provisions in terms of the FAIS Act and haven't identified any actual or potential conflicts of interest, either ownership interest, third party relationships, associates, or distribution

channels as defined. We adopted a values-based approach where the spirit of the legislation is embraced. This is reviewed at least annually and reported to the Financial Sector Conduct Authority (FSCA).

4. SHARING OF INFORMATION

The sharing of information for underwriting and claims purposes (including credit information) is in the public's interest as it enables the insurer to underwrite policies and assess risks fairly and to reduce the incidence of fraudulent claims with a view to limiting premiums.

When you accept this policy you waive any person you may represent and/or your rights to privacy with regards to underwriting or claims information (including credit information) that you or any person you represent provide or that is provided by any other person on your behalf or on behalf of any person you represent in respect of any insurance policy or claim made or lodged by you.

You further confirm that you have purchased this product of your own free will and was in no way forced or incentivised to purchase this product.

5. USE OF YOUR PERSONAL INFORMATION

When you enter into this policy, you will be giving us your personal information that may be protected by data protection legislation, including but not only, the Protection of Personal Information Act, 2013 (POPI). We will take all reasonable steps to protect your personal information.

You authorise us to:

- a) Process your personal information to:
 - i. Communicate information to you that you ask us for.
 - ii. Provide you with insurance services.
 - iii. Verify the information you have give us against any source of data base.
 - iv. Compile non-personal statistical information about you.
- b) Transmit your personal information to any affiliate, subsidiary or re-insurer so that we can provide insurance services to you and to enable us to further our legitimate interests including statistical analysis, re-insurance and credit control.
- c) Transmit your personal information to any third party service provider that we may appoint to perform functions relating to your policy on our behalf.

You acknowledge that this consent clause will remain in force even if your policy is cancelled or lapsed.

6. PREMIUM AND YOUR MONETARY OBLIGATIONS

The amount of premium due is contained on the policy schedule. In all instances premium must be paid before cover is effected.

7. OTHER MATTERS OF IMPORTANCE

- The intermediary must tell you about any material changes to information about them and/or King Price.
- If any complaint to the Broker or the Insurer is not resolved to your satisfaction, you may submit your complaint to the FAIS Ombud.
- Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.
- You are entitled to a 15 day period of grace after the due date for the payment of your premium. (this period of grace applies from the second month on monthly policies only)
- The Insurer and not the Broker must give reasons in writing for the rejection of any claim submitted by you.
- The Insurer must give you 31 days written notice of its intention to cancel your policy.
- You are entitled to a copy of your policy document, free of charge.
- Incorrect information or non-disclosure of information by you of relevant and material facts, may influence your cover and the outcome of any future claims. Honesty is always the best policy.

8. WARNING

- Do not sign any blank or partially completed application form.

- Complete all forms in ink.
- Keep all documents handed to you.
- Make notes as to what is said to you.
- Do not be pressurised into buying the product.
- Incorrect or non disclosure of information may impact on any claims arising from your policy.
- Always insist on confirmation of cover to you when taking out new insurance or adding assets to an existing policy.

9. WAIVER OF RIGHTS

The General Code of Conduct stipulates that no intermediary may request or induce in any manner a client to waive any right or benefit conferred on you by/or in terms of any provisions of the said Code, or recognise, accept, or act on any such waiver by you. Any such waiver is invalid.

10. THE NATIONAL FINANCIAL OMBUD SCHEME (NFO)

Any claim or complaint that is not satisfactorily resolved by your intermediary and/or us may be referred to The National Financial Ombud Scheme (NFO).

Physical address	110 Oxford Road, Houghton Estate, Johannesburg, 2198 Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Cape Town, 7700
Postal address	P O Box 32334, Braamfontein, 2017
Phone no.	0860 800 900
Email	info@nfosa.co.za
Website	https://nfosa.co.za

11. FAIS OMBUD

Any complaint relating to a financial service rendered by an intermediary or the representative of the provider (other than regarding the settlement of a claim), may be referred to the FAIS Ombud.

Physical address	125 Dallas Avenue Menlyn Central, Waterkloof Glen, Pretoria, 0010
Postal address	P O Box 41, Menlyn Park, 0063
Phone no.	012 762 5000
Email	info@faisombud.co.za
Website	https://www.faisombud.co.za/



CONTACT US



012 942 4536



claims@vapsinsurance.co.za



www.vapsinsurance.co.za



**Suite 008 | Midlands Office Park West
Mount Quray Rd | Midstream Estate
Centurion | 1692**