

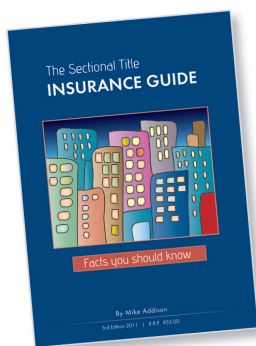
# Why Addsure Should Be Your Body Corporate's Broker

## Just a few reasons

### **Addsure:**

- Specialises in sectional title insurance.
- An experienced and well trained team.
- Works with valuers and in some cases can arrange free valuations.
- Assists with preparation of schedules of replacement values.
- Properly advise the trustees reducing trustees exposure to risk.
- Fit and Proper WRITTEN ADVICE with every renewal.
- Larger and respected brokerage in this field – buying power when it counts.
- Systems geared for bodies corporate – e.g. proper recoupment of premiums.
- Provides additional exclusive insurance products for sectional title.
- Training and workshops for trustees where required.
- Works closely with managing agents and up to date with sectional title matters.
- Provides Excellent service.

Order your copy of  
**The Sectional Title  
Insurance Guide** today!



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# Important Insurance Checklist for Trustees

## Insurance of the buildings

- 1) *Insurance Advisor / Broker - Is the body corporates insurance advisor a sectional title specialist or a "general broker"?* YES  NO
- 2) *Have the trustees taken care with their choice of insurance advisor?* YES  NO
- 3) *Are the broker's staff properly trained in sectional title matters?* YES  NO
- 4) *Have the buildings RECENTLY been valued by a professional valuer?* YES  NO
- 5) *Are "Other risks" properly looked at?* YES  NO
- 6) *Is the schedule of replacement values correctly set out in terms of the rules?* YES  NO
- 7) *Does the body corporate have a sectional title specific policy?* YES  NO
- 8) *Has the body corporate purchased ITS OWN Fidelity Guarantee in Terms of rule 29.2(b)?* YES  NO
- 9) *Has the body corporate passed a special resolution for body corporate Excesses / first amounts payable (rule 29.4)?* YES  NO
- 10) *On annual policy renewal, do the trustees receive a copy of the advisors / broker's record of advice (preferably a letter of advice) with comparative quotes?* YES  NO
- 11) *Are trustees aware of the insurance advisor's credentials?* YES  NO
- 12) *Has the body corporate's insurance advisor visited the premises and provided some guidance in respect of the risks?* YES  NO
- 13) *Has the body corporate been informed about the Levy Guarantee called STILUS?* YES  NO
- 14) *Is there a claims procedure in place?* YES  NO
- 15) *Do the trustees have a copy of the Sectional Title Insurance Guide?* YES  NO
- 16) *Are the trustees offered coaching / workshops in trusteeship and insurance?* YES  NO

### The BiG question

WHY IS ADDSURE not your body corporate's broker?

