



Building	CAPE SANDS	Document Type	PROCEDURE	Effective Date	25 July 2022
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Status	Released			Approved By	Martin Bezuidenhout
Title	CAPE SANDS GEYSER CLAIM PROCEDURE				

This document replaces	CS-002-00
Reason for revision	The following were changed: This is the first revision after the draft version 00
Destination group	ALL CAPE SANDS RESIDENTS AND BODY CORPORATE MEMBERS

1 PURPOSE

The following is an introduction to the Geysers Claim Process at Cape Sands.

2 TERMS AND DEFINITIONS

TERMS	DEFINITIONS
Cape Sands	Residential building located at 202 Beach Road, Strand
Santam	Insurance Company
Kaapland Makelaars	Brokers
Whitfields	Managing Agent

3 ABBREVIATIONS AND CONTACT INFORMATION

Insurance Company: Santam

Broker: Kaapland Makelaars (KM) – Elizma Theron 021 8541044/0843344334 E-mail: elizma@kplm.co.za

Managing Agent: Whitfields (MA) – Danika McLaughlan 0108245522 E-mail: danika@whitfields.co.za

CS - Cape Sands

KM - Kaapland Makelaars

MA - Managing Agent

4 RELATED DOCUMENTS AND CONTACTS

- De Kock Elect & Plumbing - 0822660079
- Gibert Specialist - 0828574402
- LVG Plumbing - 0825280009
- Krunit Plumbing - 0823322241
- Whitfields New Creditors Form – Please complete this document if you are not registered as a creditor with Whitfields.



5 GEYSER CLAIM PROSESS AND INFO

The moment you discover the geyser is faulty follow the next steps:

- a) Switch the power off to the geyser on the DB Box.
- b) Close the main water supply to your unit located in the fire hose cabinet in the foyer.
- c) The owner must contact a plumber.
 - i) A recommended list is in the lifts,
 - ii) Alternatively refer to point 4 of this procedure.
 - iii) Any plumber may be used as long as they are compliant with Santam requirements.
- d) Please note that the plumber is contracted to the owner and not the CS Body Corporate.
- e) After consultation with the plumber, you need to register your claim with Kaapland Makelaars (KM) for processing with Santam by calling them and/or sending them an e-mail. Contact details is provided in point 3 of this procedure.
- f) It is the owner's responsible to pay the plumber directly.
- g) Once all the repairs have been completed and Santam has the necessary compliance documents from the plumber then Santam will pay Whitfields and Whitfields will pay the Owner.
- h) The payment to the owner will be the Insurance Limit minus the Excess. Refer to point 6 for Insurance Limits.
- i) The Building Manager (BM) may facilitate access to the unit, during working hours, in the absence of the owner.
- j) The BM may not negotiate payment terms with the plumber.
- k) After repairs have been done the BM will assist by follow up on the insurance claim with Kaapland Makelaars (KM) and the managing agent (MA).

6 INSURANCE LIMITS

Geyser Size	Paid by Insurance (Incl VAT)	Excess Payment by Owner (Incl VAT)
Replace 50 L	R10,324.13	R1,500
Replace 100 L	R 9,620.15	R1,500
Replace 150 L	R 9,139.57	R1,500
Replace 200 L	R10,790.22	R1,500
Replace 250 L	R18,704.18	R1,500
Repairs on geyser	R 1,750.00	R250
Under Counter Geyser	R3,600	R350
Water Damage of Whatsoever nature	2 Quotes if cost for the resulting damage exceeds R10,000.00	R1,500.00
PIRP cost from Santam	R1,000.00	R250.00
Wooden/Laminated Flooring	2 Quotes if cost for the resulting damage exceeds R10,000.00	10% of claim, minimum of R2,500.00 (Cumulative)

- a) It is a requirement that the power and the main water supply to the geyser is switched off whenever the unit is vacant for longer than one week.
- b) Owners are responsible for:
 - i) Appointing the plumber as well as the quality of the plumber's work.
 - ii) Any difference between the plumber's account and the insured value, less the excess paid by Santam.

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