



INFORMATION BROCHURE

FOR

RESIDENTS

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1. Administration Office

Office hours	08:00 – 13:00
Reception/Counter hours	08:00 – 12:30

STAFF DETAILS

Manager	Riana Fick manager@klaradynretirement.co.za
Office Administrator	Nathasha Gouws admin@klaradynretirement.co.za
Financial Assistant	Michelle Loots accounts@klaradynretirement.co.za
Receptionist	Diane Nel reception@klaradynretirement.co.za

Nathasha, Michelle and Diane are the frontline staff who are available to assist you with any query you might have. Should you wish to meet with Riana we kindly urge you to make an appointment in advance.

Communication from the office is sent electronically. Kindly ensure your contact information is always up to date.

2. Useful Telephone Numbers

✓ Administrative Office	021 981 4776 / 021 982 5121
✓ Administrative WhatsApp Line	071 503 8113
✓ Crisis Number (after hours)	082 583 3531
✓ MERS – Medical Emergencies	064 776 5700
✓ Security/Entrance gate	021 981 6887
✓ Meal Order WhatsApp Line	069 864 4449
✓ Clinic	081 847 9109
✓ Care Centre Facility	060 981 4949
✓ NetVendor	031 109 0001 / support@netvendor.co.za

3. Requirements for Accommodation

Only residents over the age of 50 may live permanently in the Village. If visitors stay for more than a month, permission must first be obtained from the Executive Committee.

4. Items to Have in your Possession

Ensure you receive the following from the owner and/or estate agent:

- ✓ Constitution
- ✓ Code of Conduct
- ✓ Architectural Guidelines
- ✓ Electricity Card / Meter Number
- ✓ MERS Panic Button
- ✓ Remote Control for Garage

5. Assessments

The Executive Committee has an obligation to ensure that every resident of Klaradyn can, **at all times**, function independently in terms of physical and/or mental health and/or if assistance must be provided.

Assessments will take place at least every year and will be done by a qualified Sister.

6. Levies

Levies are payable in advance and must be received by the 7th of each month. We ask you to use EFT or stop orders rather than cash. A credit/debit card machine is available for card payments.

Kindly register your email address with the Financial Office in order to receive a monthly statement, otherwise you will only receive printed statements bi-annually (February & August).

Banking details:

BANK: Nedbank
ACC NO: 1232 107 565
BRANCH: Brackenfell – 103310

NOTE:
**Use the references
provided on the
Levy/DStv Accounts for all
EFT or Stop Order
payments.**

**Also note that Levy and
DStv references differ.**

7. Access and Exit Control (Vehicles)

Klaradyn has a Vehicle Licence Plate (LPR) recognition system at the entrance gate. It is for all residents and for frequent visiting friends and family of the residents.

There are two entrance lanes and one exit lane.

The entrance lane on the left is for “***Registered Vehicles***” and the entrance on the right is for “***Non-registered Vehicles***”.

ENTRY

A. LPR Registered Vehicles:

- Residents must collect a form from reception and record required details of their and their frequent visiting family and friends.
- Upon handing in the completed form at Reception they will receive a sticker. Pink for residents and Yellow for frequent visiting family and friends. Blue stickers will be issued to pet owners (residents only).
- The sticker must be attached to the inside of the vehicle’s windscreen in the bottom right-hand corner.
- Registered vehicles must use the *Registered vehicles* lane on the left side.
- Drivers must approach the boom slowly so that the camera can read the vehicle licence plate and, if the vehicle is registered, the boom will open.
- Vehicles waiting behind must wait for the boom to close before approaching the camera.

Non-Registered Vehicles:

- Residents on motor bikes/scooters must make use of the right lane as these vehicles cannot be registered on the system due to not having front licence plates. These residents must also complete the application and place the coloured sticker on their vehicle so that is visible to the guards who will open the boom for them.
- Any other vehicle without either a pink, yellow or blue sticker must use the Vehicles not registered lane to be processed as follows:

- the driver's driver licence must be scanned on the hand scanner;
 - the car licence must be scanned on the hand scanner; and
 - the number of persons in/on the vehicle must be recorded.
- Any driver without proof of a valid driver's licence, or proof of a renewal request, may not enter the premises. The licence of another passenger in the car may not be used. Any vehicle with an expired vehicle licence may not enter the premises.
 - No vehicle shall be granted access to the premises if the information on the licence disk and the number plate does not correspond.
 - The guards at the gate will phone residents to ask permission to allow this vehicle to enter before they let the vehicle in. (If the resident cannot be contacted, the visitor will not be granted access to the village)

EXIT

Vehicles registered with the village LPR-system

- The LPR system will recognise the vehicle number plate and the boom will open automatically.

Vehicles not registered with the village LPR-system

- All these vehicles scanned in will also be scanned out.
- The guards will scan the vehicle licence.
- The guards will ensure that the number of people the scanner shows to have entered the premises collaborates with the number of people leaving the premises. Should the number of people in a contractor's vehicle differ, the guards will investigate the reason therefore and record.

AFTER 7pm.

- At 7 pm (19h00) the gates are locked and all vehicles must use the *Non-registered vehicles lane*.
- If the vehicle has one of the three coloured stickers as mentioned above, the guards will automatically open the boom for the vehicle.
- If the vehicle does not have a sticker, the driver and vehicle will be scanned in as explained above.

****Please note that all stickers must be affixed to the bottom right-hand corner of the windscreen. For motor bikes/scooters etc. the sticker must be affixed where it will be easily visible for the guards (front/right hand side of vehicle).***

8. Medical Emergencies

Klaradyn's emergency services are outsourced to the Halt Group/MERS.

MERS can be contacted in 3 ways during a medical emergency:

- 1.) Press your **MERS PANIC BUTTON** – they will call you back within 1 minute. (if you don't receive a call quick enough, call the emergency number – it could be that they are busy with another emergency)
- 2.) Call the **MEDICAL EMERGENCY NUMBER** (064 776 5700) to communicate directly with the Sister on call.
- 3.) Use the **APP** if it has been downloaded onto your mobile phone.

How do I activate my panic remote during an emergency?

Hold the button for $\pm$ 2-3 seconds until a green light starts flashing, release the button. A blue light will flash confirming MERS has received your signal & location.

How do I cancel a signal accidentally sent?

Hold the button until the light changes to red. Leave the button. Signal has been cancelled.

How does the remote work?

This system works with GPS coordinates, which means that the system is not confined to the village, but can locate you wherever you are within sufficient network coverage ($\pm 90\%$ of SA).

When the emergency button is activated outside MERS' service area (Brackenfell/Durbanville) they will not respond in person. The control room will contact you and, depending on the situation, in turn call a family member or close support services to assist you.

Residents are encouraged to also download CDF's app on their mobile phones. Two people in one household can therefore make use of this feature – one with the button and the other with the app. You will need the panic button to activate the app.



→ CDF's app logo (*CDF Security Panic App*)



→ CDF's app logo on iPhones (*CDF Security Utilities*)

9. Crisis Number -> After-Hours

Should you for example experience a burst water pipe after office hours, you may contact the crisis number for assistance on **082 583 3531**.

Please note that this does not include medical emergencies or electricity purchases.

10. Household- & Garden Waste

HOUSEHOLD WASTE

Household waste is collected **Mondays**.

Household waste – placed into **black** plastic bags (minimum of 20 microns) that are tied properly – must be placed at the entrance of your driveway by **07h00** on Monday mornings. Under no circumstances may these bags be placed outside before 17:00 the previous evening.

Cardboard boxes must be flattened and placed under the bag/s.

Dwellings are limited to **3 (three) bags per week**.

Broken glass must be wrapped to prevent injury to people collecting the garbage and liquid containers emptied.

Food residues, sanitary material and diapers must under no circumstances be flushed down drains or toilets.

Nappies – bins with red lids are available at the apartments as well as in the parking lot behind the laundry/kitchen for disposal. These bins are also removed and emptied on Mondays. Kindly ensure that your bag is placed in the bin before 07:00 on a Monday.

Apartments

Bins for household waste are available at central points between the apartment blocks/garages, and a specific bin is also allocated at each collection point for nappies. No waste may be placed on the ground next to the bins. Please ensure that the correct waste is disposed of in the appropriate bins. Kindly try to keep the bin areas clean and tidy.

NB: *All waste must be kept clear from street level view until it is ready to be placed in your driveway for collection.*

NB: *The Association's service provider is entitled to charge a fee for any additional items/waste/bags that need to be removed.*

NB: *Black bags are collected every Monday, even if it is a public holiday*

GARDEN WASTE

Garden waste is collected on **Tuesdays**.

Garden waste – placed into **green** plastic bags (minimum of 20 microns) that are tied properly – must be placed at the entrance of your driveway by Tuesday mornings at **07:00**. Under no circumstances may these bags be placed outside before 17:00 the previous evening.

Only clean plant material must be placed in these bags. No other waste, such as soil, stones, or household refuse, may be mixed with garden waste. Bags containing mixed waste will not be removed.

Bags must not be filled in such a way to cause the bag to tear.

Branches too large for bags must be cut into 1m lengths and tied together and placed next to the bags for removal.

Dwellings are limited to **5 (five)** bags per week. If there are more than 5 bags, you must, in advance, arrange for their removal.

Green bags are available from the office at a cost.

NB: *All waste must be kept clear from street level view until it is ready to be placed in your driveway for collection.*

NB: *The Association's service provider is entitled to charge a fee for any additional items/waste/bags that need to be removed.*

NB: *Green bags will not be collected on public holidays.*

RECYCLING

Recyclable materials may only be placed in **clear** bags with a minimum of 20 microns.

All recyclable items may be placed together in the same bag **PROVIDED** that all the items inside are clean and dry. Wet and dirty paper cannot be recycled. So, if you do not wish to wash and dry your recyclable items, then the items must be collected in separate bags as per the categories mentioned below.

Each apartment block has specially marked bins for recycling. Please ensure you discard the correct recycling into the appropriate bin –

GREEN – recyclable items (glass, plastic, metal, etc.)

WHITE – newspapers, magazines, etc. if yours is kept separate from the rest of the other recyclable items.

Recycling will be collected on **Monday** and must thus be placed at the entrance of your driveway by **07:00**. Under no circumstances may these bags be placed outside before 17:00 the previous evening.

Clear bags are available from the office at a cost.

CATEGORIES FOR RECYCLING

Category 1 – Plastic, Glass & Metal

Containers: soft drink, water, juice, milk, yogurt, cream, margarine, etc.

Cleaning product containers: cleaning products, detergents, etc.

Packaging: plastic bags, sandwich bags, bottle caps, etc.

Metals: soft drink and food cans, beer caps, lids, etc.

Glass: glass bottles, jars, drinking glasses, etc.

Other: seedling trays, blister packaging, plasters, hangers, plastic bread clips, food containers (e.g. meat packaging), cups, egg cartons.

Category 2 – Paper

White office and typing paper, printouts, bills, junk mail, notes, slips, cereal boxes, medicine boxes, tissue boxes, clothing tags, cards, magazines, pamphlets, brochures, catalogues, calendars, telephone directories, newspapers, egg cartons, toilet and paper towel rolls, cardboard boxes, etc.

Please note: paper items must always be clean and dry to be able to be recycled.

Newspapers and magazines without staples or plastic wrapping etc. may also be placed in the allocated bins in the parking area behind the kitchen.

Electronic waste i.e. globes, tube lights, batteries, ink cartridges etc. must be disposed of in the **red** wheelie bin provided in the courtyard behind the kitchen. **No** packaging material may be placed inside this red bin.

11. Restaurant / Meals

The restaurant is open daily for lunch, except on Saturdays, Good Friday, Christmas Day, Boxing Day and New Year's Day.

Monthly menus are electronically sent to residents and copies are also placed in the foyer. Weekly menus are distributed via WhatsApp & email as well that includes the week's salads & veggies.

A diabetic/cardio menu is also available to those who need to follow a special diet.

The levy includes 4 meal vouchers per person per month. These vouchers are valid for 3 months. Should you wish not to make use of these vouchers you may sell them to other residents – info at Reception.

Additional meal coupons are available at Reception and are valid until the end of February of each year.

The cost of meal vouchers & coupons increases annually on 1 March. In the event of you using a January or February voucher/coupon after said date, then you will need to pay the difference in price to the service provider.

Bookings Procedures:

There are three ways in which bookings can take place:

- Write directly in the bookings book in the lobby
- Email: **besprekings.obc@gmail.com**
- WhatsApp: **069 864 4449**

Bookings must contain all the necessary information:

- Name and Surname
- Number of meals
- Take-Away or Eat-In
- Regular or Cardio meal

Weekly Meal Reservations:

Serving time starts at 12:30.

Reservations must be made before 09:00 on the day in question.

Sunday Meal Reservations:

Mealtimes: 11:45 and 13:00 (two sessions).

Reservations close at 14:00 on the Friday prior to the Sunday in question.

Should you wish to use a meal voucher or weekday coupon for a Sunday lunch, the difference must be paid to the waiter on the day. Cash and card is accepted on Sundays.

Diabetic Reservations:

Residents requesting diabetic meals should place their order **at least 48 hours in advance.**

Take-away Meals:

Should you wish to not eat in the Restaurant you are welcome to take your food home.

Place marked containers with the correct amount of vouchers/coupons in a clearly marked bag on the table labeled in the restaurant by 10:00.

Should you bring these after/prior to office hours, please leave them at the entrance to the Restaurant as it will be locked. You may also leave it on the table outside the back Entrance Door to the Admin Office.

Collection of Take-away Meals:

- Weekdays from 12h00
- Sundays from 11:15
- After hours on the table in the hall behind the Admin Office.

Please note:

- No deviations from menus will be allowed.
- You and your guests must be appropriately dressed when entering the administration building or restaurant facilities.
- Bare feet are not permissible.
- Animals are not permitted in the administration building, except in cases permitted by the Association's Code of Conduct.
- Men are not allowed to wear vests in the restaurant.

12. Parking & Speed Limit

Parking on common pavements is **strictly prohibited**.

Maintain the **30km/h** speed limit within the Village and request your guests to also adhere to these rules.

Obey stop signs and the one-way signs between the apartments and garages. Apartment residents must please ensure they park in their allocated parking bay.

Pedestrians have the “right of way”. However, to enable them to see oncoming traffic, pedestrians should, as far as possible, walk on the right side of the road.

Caravans, trailers, etc. may only be parked in the Village for a period not longer than 5 days. If it must be parked on common property (also for a maximum of 5 days), a written request must be submitted in advance to the Administration Office with all the necessary details before approval can be granted.

13. Solar Power Installations

Solar Power- and Skylight Installations are permitted as long as they comply with the Association’s Photovoltaic policy document available at the office.

No do-it-yourself solar systems may be installed.

No detached structures will be permitted.

14. Changes or Additions to Houses

Refer to the Architectural Policy before any changes and/or additions are made to the outside of your home/erf.

Any changes you wish to make to the exterior of houses must first be approved by the EC.

15. Water

Water readings take place monthly (14th – 18th).

Readings are reflected on each statement – refer to the “W“-item.

Residents who exceed **8kl** per month consumption will be invoiced according to the published municipal tariffs and held liable for payment. Said costs will appear on your levy account.

Should water restrictions be enforced by the City of Cape Town, then Klaradyn will also apply those restrictions within the Village.

It is recommended that you lock the tap in your garden so that nobody can use your water when watering their garden.

Ensure you are aware of where your water meter and stopcock are located in case of an emergency.

Always ensure that your water meter is clean and easily accessible.

When going on holiday it is recommended that you switch off the water to your residence at the stopcock.

16. Gardens

In accordance with the Constitution, owners, as well as tenants, are responsible for keeping gardens tidy and neatly maintained – in a manner that is acceptable to the Executive Committee.

Residents are responsible for maintaining their erven in a clean and tidy condition. This includes the regular removal of leaves and garden refuse to prevent such material from blowing onto neighbouring erven or into stormwater drains. Residents must also ensure that leaves and litter in front of their erven, including on the pavement and in the roadway, are regularly collected and removed.

Should you not be able to maintain your garden you may contact Garden Services to maintain your garden at an agreed upon tariff.

Gardens and lawns irrigated with municipal water **must do so before 09:00 or after 18h00.**

An appeal is made to residents to, where possible, use their sand pits and/or water tanks to irrigate gardens and lawns.

ELECTRIC FENCE:

To ensure that vegetation does not affect the functioning of the electrified fence, trees and shrubs must be planted at least 1m away from the fence/wall. Shrubs must be kept at least 30cm below the fence. Tree branches must be kept at least 1m away from the fence to ensure that they do not hit the fence during strong winds.

Non-compliance will result in the Association instructing Garden Services to trim back the vegetation and the member will be held liable for all costs related to this service.

TREES:

We take great pride in the look and feel of our village and in order to maintain this look and reduce costs for residents, restrictions should be placed on trees planted within the village.

- No trees with an aggressive root system and whose roots grow sideways are allowed as these roots grow under the tar of the footpaths and paths, causing damage.
- Trees with thorns or that drop berries, seeds, pods, or something similar are not permitted.
- Only evergreen and semi-deciduous trees whose roots grow downwards are permitted.
- Maintaining the tree, as well as cleaning and picking up leaves etc., remains the resident's responsibility.
- Residents who have trees in their yard that goes against the guidelines will be held responsible for any damage and repairs that may occur to the Association's property.

17. Domestic- and Garden Workers

All garden- and domestic workers must be registered at the Office.

Permits are issued at the gate which must be visible at all times.

Frequent workers may be registered to avoid being scanned in by completing the "Pre-authorization for Regular Workers" application form.

Workers may enter the Village on any day of the week.

Please note that Sundays and Public holidays are quiet days which must be maintained at all times.

Workers may enter the Village any time from 06:00, but must be off the grounds by 18:00.

Workers may make use of the ablutions situated at security.

You are responsible for your workers maintaining the cleanliness of these facilities.

18. DStv

A package is available through Klaradyn.

Owner/Resident to supply his own DStv satellite dish and decoder.

Application forms for this package are available at Reception.

An account will be opened in the name of the account holder.

Fees are payable in advance by the 7th of each month.

19. Laundry

The laundromat fitted with industrial washing machines and tumble dryers is situated in the courtyard behind the kitchen.

Coupons for these machines are to be purchased at Reception.

You use the laundromat equipment at your own risk.

NO carpets may be washed in these machines.

Ensure you remove your items from the washers and dryers soon after the machines have completed its cycle so that other residents may use them.

Each cycle is ± 50 -60 minutes.

Ensure you remove only your personal laundry from the facility.

Respect other people's laundry should you need to empty any of the machines to continue with your own laundry.

Laundry that is dried at home should be hung inconspicuously as it may not be visible from other erven or communal property.

Should you dry your laundry inside your garage, then your garage door may not be open more than 1m from the ground.

20. Pets

It is the Associations' policy that **no** dogs, cats, or other pets that might gain access to any private or communal area may be kept in the Village. You must adhere strictly to this policy.

Residents may only keep pets on properties which were identified as such during the purchasing thereof.

At any given time may dogs only be brought onto the common ground when on a leash.

The owner must immediately pick up any faeces when walking through the village – whether it is on communal ground or fellow residents' erven.

Pet owners must ensure that their demarcated area is unlocked and clean when Garden Services need to mow the lawn. Should the gate be locked, or the area is not clean, Garden Services will skip that area and the owner will need to ensure that the area is mowed.

NO visitor is allowed to bring a pet into the Village, except in the case of a guide, hearing, or assistance animal.

21. Electricity Purchases

The City of Cape Town is Klaradyn's service provider.

Klaradyn falls within the Brackenfell 10 zone during loadshedding.

Purchases can take place through various channels for instance at Reception, online via a mobile application or at any EasyPay merchant such as e.g. Checkers or Pick 'n Pay.

Ensure you have your electricity card or meter number with you during purchases (use only the first eleven digits during purchases).

Purchasing electricity at Reception remains your cheapest option.

22. Contract Workers

Refer to point 14 of the **Code of Conduct** regarding the arrangements related to contractors and construction activities at the village. It is also available at the office upon request.

Residents are requested to take note of these rules, which contractors must adhere to when working on your property and within Klaradyn.

The following must be presented in order to gain entry :

- Driver – a valid driver's license;
- Vehicle – numberplate and license disc must be valid;
- All other workers – a valid proof of identity (clear photocopy or photo is sufficient – both sides).
- Estate agents must be registered at the Office in order to receive an access card.

23. Garden Benches & Sets

Refer to the guidelines as set out in the Code of Conduct document.

24. Fences

Refer to the guidelines as set out in the Architectural Policy document.

25. Access to Municipal Property

Drains, storm water drains, manholes, water meters, stopcocks, etc. are all municipal property and legislation requires that no person may obstruct access to these items.

26. Quiet Times

The following quiet times must be maintained by everyone in the village:

- Weekdays: 22:00 – 07:00
- Sundays & Public Holidays: All day

27. Media statements

Only the Chairperson of the Executive Committee may make statements to the media regarding the Village.

28. Available Transport

On Thursdays, the Klaradyn transport goes to various shopping centers. Reservations are to be made directly at Reception where the schedule and costs can be obtained.

A list of private transportation is available in the foyer.

29. Activities

Klaradyn Active	Hettie Swanepoel	083 709 7043
Gym & Line Dancing	Betsie Heyns	082 512 0988
Carpet Bowls	Mataaria Peacock	083 228 5597
Rummikub	Erina Nel	083 752 6333
Bingo	Marie v/d Merwe	064 659 7996
Care Group	Tersia Gouws	083 709 4095
Interchurch events	Johan van Zyl	069 509 2262
Book Club	Sankie Ferreira	082 444 4343
Canasta	Ann-Marie Roux	082 804 5110
The Journal Club	Alta Hahn	084 880 7382
Monthly Social in Pub	Harry Bell	082 863 8163

30. Postal Deliveries

Post and subscription newspapers may be delivered directly to your address inside Klaradyn.

On Wednesdays, you are welcome to collect your free copy of the *Tygerburger* at Security.

31. Private Caregivers

Should you employ a private caregiver, then he/she must be registered with the Clinic. Resident carers are also seen as a resident of Klaradyn and will as such be taken into account for compulsory meal tickets during the calculation of levies.

You are welcome to your own choice of service provider. Herewith a list of some providers in Klaradyn:

- Siphwo Health Care – 072 109 1088
- Sr. Susan Heynemann Frail Care – 082 804 7542
- Creative Wellness – 083 229 7511
- Procure – 084 762 0937

32. Clinic Services

This service is provided by MedCrowd.

A clinic service is available to all residents which includes basic services such as blood pressure and glucose- & urine tests (included in levy).

More specialized and additional services are available at an additional cost.

Contact the Clinic at 081 847 9109 to make an appointment.

33. Frail Care Facility

This service is provided by MedCrowd, an external contractor, and is available to frail persons who need full-time care/assistance.

Contact the Sister on duty on 060 981 4949 should you be interested in this service.

34. Private Doctor Visits

Dr. Ferreira visits Klaradyn on a weekly basis.

Visits are by appointment only.

Contact the consulting rooms at 021 982 6152 to make an appointment.

35. Medical Support Aids

Should you require items such as walkers, commodes, wheelchairs etc. you are welcome to borrow these on a short-term basis through the Care Group.

Kindly contact Marius Atkinson on 082 499 3080 for further information.

36. Hairdresser

A qualified hairdresser has a salon inside the Administration Building.
Kindly contact Mariska directly (preferably via WhatsApp) on 076 089 1633 for an appointment.

37. Ladies Bar

The bar is open during lunchtimes on Wednesdays, Fridays and Sundays.
A corkage fee is applicable should you wish to bring your own wine and make use of the bar's glasses.

You are welcome to make a reservation at Reception should you wish to watch the DSTV broadcasts in the bar when it is closed/after hours.

38. Library

Books and puzzles may be borrowed from our library situated in the Administration Building.

This service is only available to Klaradyn residents.

Please ensure that all items borrowed are returned as soon as possible for the use of other residents.

The foyer is open 24/7.

39. Utilization of Venues

There are venues available to hire for private events.

Queries & reservations at Reception.

40. Handyman

You are welcome to make use of the Handyman's services.

Bookings are handled at Reception.

Note that this service is available at a cost.

41. Meal Deliveries

This service is available at a fee.

Please contact the following people should you wish to make use of this service:

- | | |
|--------------------------------|--------------|
| • Beranese Jansen van Rensburg | 082 646 1901 |
| • Johan Meyer | 082 722 0099 |

42. Entrance for Trucks

Short or single-axle 10-ton trucks can comfortably enter the village. If there is a trailer attached, it will have to be uncoupled before the truck can enter. The entrance to the village does not make it possible for 14-ton trucks to enter the village.

Therefore, make sure your transport company is aware of what size trucks can enter the village.

43. Insurance

Owners of private erven are required to obtain insurance for the buildings situated on their property.

Owners of sectional title units are responsible for (1) maintaining all internal fittings and fixtures within their unit, and (2) covering any excess payable in respect of their section, as stipulated in the insurance policy held by the Association.

All residents, whether in private erven or sectional title units, are also responsible for obtaining private insurance for their personal household contents.

June 2026