

Preliminary Final Report(Immovable Property)

Disclaimer: Transmitted “Without Prejudice”

<b>Chedza Reference Number:</b>	JHB/XXXXX
<b>Your reference Number:</b>	REDACTED

Timelines and Dates:			
<b>Date Of Loss:</b>	18 May 2025	<b>Date of First site visit</b>	4 July 2025
<b>Date of Instruction:</b>	3 July 2025	<b>Date Created</b>	-
<b>Prelim Report:</b>	8 July 2025		

Annexures	
<b>Annexure A:</b>	Plumbing Report
<b>Annexure B:</b>	Insured Provided Quotation
<b>Annexure C:</b>	Hollard Panel Contractor Quotation

Insurer Details:	
<b>Insurer:</b>	Hollard Insurance Company Limited
<b>Attention: Email</b>	REDACTED
<b>Address 1: Email</b>	<a href="#">_____</a>
<b>Address 2:</b>	

Insured Details:	
<b>Name of Insured:</b>	REDACTED
<b>Claim Number:</b>	REDACTED
<b>Policy Number:</b>	REDACTED
<b>Risk Adress:</b>	REDACTED Road, Waterkloof Ridge, Pretoria
<b>Adress of Loss:</b>	REDACTED Road, Waterkloof Ridge, Pretoria

Broker Details:	
<b>Brokerage Name:</b>	REDACTED
<b>Broker Representative:</b>	-
<b>Broker Email Address:</b>	-
<b>Broker Contact Number:</b>	-

Loss Adjusting Team	
<b>Loss Adjuster:</b>	Elandre Potgieter
<b>Loss Adjuster Email:</b>	<a href="#">REDACTED</a>
<b>Loss Adjuster Contact Number:</b>	REDACTED
<b>Support Staff:</b>	REDACTED
<b>Support Staff Email:</b>	<a href="#">_____</a>
<b>Support Staff Contact Number:</b>	

**CHEDZA INTERNATIONAL LOSS ADJUSTERS (PTY) LTD**

RegNo.1983/002291/07 | VATNo.4350103042 | www.chedzalossadjusters.co.za



**INLAND HEAD OFFICE:**  
Building F, Country Club Estate, 21 Woodlands Drive,  
Woodmead, 2191

**COASTAL HEAD OFFICE:**  
DURBAN: First Floor, Block B, 1 The Boulevard, Westway Office Park, Westville, 3629



Tel: +27 (0)11 463 5900



Tel: +27 (0)31 201 1203



Description of Risk	
<b>Type of Risk:</b>	Residential Property
<p>The Insured property is a single-storey residential home situated at REDACTED , Waterkloof Ridge, Waterkloof.</p> <p>The buildings comprise of 3 Bedrooms, 2 bathrooms, 2 zinc garages, a 1 bedroom 1 bathroom flatlet and a pool.</p> <p>The building is constructed with brick and mortar plastered under a tiled roof. The internal floor consists of tile flooring.</p>	
Circumstances /Cause of Damage:	
Sudden and unforeseen bursting and leaking of a water pipe.	

Reserve of Damage (Net Excess, Incl. of VAT)	
<b>Amount Claimed:</b>	17,790.00 6,092.80
<b>Adjusted Reserve:</b>	

Policy Cover	
<b>Insurance Cover</b>	
<b>Cover</b>	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> NO
<b>Endorsements' /Warranties/Cover</b>	<input type="checkbox"/> Yes <input type="checkbox"/> NO
Period Of Insurance:	
<b>Start Date</b>	04/09/2024
<b>End Date</b>	31/08/2025
<b>Policy Section:</b>	Buildings Combined
<b>Sum Insured:</b>	4,645,000.00
<b>Agreed Value:</b>	2,920,400.00
Policy Response:	
We note the following from the Policy Wording:	

## BUILDINGS COMBINED

### SUB-SECTION A – PROPERTY

#### DEFINED EVENTS

Damage to the whole or part of the property described in the Schedule, owned by the Insured or for which they are legally responsible, including alterations by the Insured as tenants to the building and structures, by:

7. loss of or damage to geysers, water tanks, water apparatus, water pipes, drip trays, pans and water heating systems, following sudden and unforeseen bursting and leaking, the property of the Insured installed in the buildings described in the Schedule;

PROVIDED THAT:

1. the Company shall not be liable to pay for loss or damage:
  - 1.1 caused by, or aggravated by, wear and tear, rust, decay or gradual deterioration;
  - 1.2 caused by cracking or splitting of the unit due to wear and tear;
  - 1.3 as a result of faulty material or workmanship, inherent device and latent defects or faulty or defective design;
  - 1.4 recoverable in terms of manufacturer's warranty;
  - 1.5 loss or damage as a result of failure or deliberate withholding of supply of water or electricity or fuel;
2. the Company's liability shall not exceed the amount stated in the Excess and Limits Schedule.

Additional cover may be purchased in which case the limit stated in the Schedule will be over and above the automatic cover provided.

We have considered the relevant Policy exclusions and do not believe that any of the exclusions would apply.

We are satisfied that the proximate cause of the damage suffered by the Insured's property is due the sudden and unforeseen bursting and leaking of a water pipe and we are therefore further satisfied that the Policy will respond under the prevailing circumstances.

We, however, await the Insurers comments and instructions in this regard.

High Level Value at Risk Indicator	
Sum Insured:	4,645,000.00
Value at Risk:	2,920,400.00
Conditions of Average Applicable	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

Specialist	
Specialist required:	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Motivation / Reason for Specialist Required:	We do not recommend any specialist appointment on this claim.

Loss / Quantum	
Insureds Repair Quote:	20,470.00
Market Related Quote:	- 8,592.80
Panel Approved Quote:	- - - -
Apply Average: Actual Value:	2,500.00
<i>Sum Insured</i>	6,092.80
<i>Value at Risk</i>	
<i>Claim Value</i>	
Less Excess:	
Adjusted Claim:	

Recovery	
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Salvage	
	<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

Recommendation	
Should Insurers concur with the findings of our report and accept liability settlement for this claim will be as follows:	
Buildings Combined (Panel Approved)	R 8,592.80
Less Excess	R 2,500.00
Total Claim Value	R 6,092.80

We appreciate the opportunity to assist in the assessment of this loss. We thank you for entrusting us with this assignment and look forward to your decision on the matter. Please do not hesitate to contact us if you require any further information or clarification.

Kind regards  
Elandre Potgieter

**Photographic Schedule:**



*Photo Caption:* Area where the pipe burst



*Photo Caption:* Area where the pipe burst



*Photo Caption:* \_\_\_\_\_

*Photo Caption:* \_\_\_\_\_

**Disclaimer : Please see report attached for more photos. On request videos and voicenotes are available**



## **ANNEXURE "A"**

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112 Louis street  
Waterkloof Ridge  
Pretoria 0181  
Tel: 072 971 2415  
Email: steynsplumbing@gmail.com  
Reg No.: CC 2009/025271/23  
VAT No.: 4440262196

# STEYN'S PLUMBING

REDACTED

05/06/2025

Steyns Plumbing is unable to comment on the exact reason for the pipe failure; however, it is noteworthy that the bulk water system was upgraded on REDACTED Street.

Regards

Steyn van Zyl



MEMBER OF PIRB (1772/08) PLUMBING INDUSTRY REGISTRATION BOARD  
MEMBER OF IOPSA (38897339) THE INSTITUTE OF PLUMBING SOUTH AFRICA  
QUALIFIED PLUMBER 2006  
LICENSED PLUMBER 2008  
QUALIFIED HEAT PUMP SPECIALIST  
QUALIFIED SOLAR SPECIALIST  
IOPSA GAUTENG BOARD MEMBER – PLUMBING TECHNICAL ADVISOR.  
SEWER CONDITION CLASSIFICATION SPECIALIST - CERTIFIED DRAIN SURVEYOR WRC APPROVED  
CERTIFIED PIPE REHABILITATION SPECIALIST – PIPE RELINING & BRUSH COATING



## **ANNEXURE "B"**

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112 Louis Street, Waterkloof Ridge, Pretoria 0181  
 Tel: 072 971 2415  
 E-Mail: steynsplumbing@gmail.com  
 Reg nr: CC2009/025271/23  
 Vat nr : 4440262196

**ESTIMATION**

Date :

Name: REDACTED  
 Address: REDACTED Waterkloof Ridge, Pretoria  
 Email: [REDACTED](mailto:REDACTED)  
 TEL: \_\_\_\_\_  
 VAT: \_\_\_\_\_

NR	DESCRIPTION	QTY	UNIT	TOTAL
1	This estimation includes the following:			
2	Shower			
a	Cut and chase new hot and cold water pipes into the roof.			
3	Basin			
a	Drill both hot and cold water pipes out of the wall			
b	Supply and install new flexi pipes and angle valves			
4	Bath			
a	Drill both hot and cold water pipes out of the wall			
b	Existing pipe work - To be blacked off where possible/exposed			
5	Draw new roof pipes including external pipes			
6	All connections of pipes included			
7	Excluded: All tile work, plaster works, painting works and taps.			
8	Included: All patch works, Rubble removal			
9	One year workmanship warrantee included			

**TERMS AND CONDITIONS**

Note: Estimation amount is subject to change.  
 We do not accept responsibility for any damages caused while performing services on site.  
 We assume the current installations comply with SANS regulations.  
 This quotation is valid for 14 days.  
 All materials used remain our property and may be removed without permission from the client until paid for in full.

Should you accept this quote please sign and email back together with proof of payment to us -steynsplumbing@gmail.com A 80% deposit is required on acceptance of the quote

Full Names: \_\_\_\_\_

SUB TOTAL	R17 800,00
VAT	R2 670,00
<b>TOTAL</b>	<b>R20 470,00</b>

Banking Details
Steyns Plumbing ABSA Bank Branch Code : 632005 Cheque account: 4073565180
Please use name & surname for payment





## **ANNEXURE "C"**





1 COLUMBIA DRIVE NORTHCLIFF EXT 15 2195  
 TEL : 011 673 9642  
 Email : tjohst@vexpress.co.za

QUOTE 492  
 2025/07/07

Insurer: TBA  
 Address:TBA  
 Claim NumberTBA

NOTES

Description of Work	UNI	QTY	RATE	TOTAL
Break down existing 110mm wall	T	2	45,00	90,00
Supply cement stock bricks	m2	110	3,50	385,00
Deliver bricks to site	item	1,00	550,00	550,00
Rebuild 110mm wall to match	item	1,00	2 500,00	2 500,00
Plaster to newly build wall Interior and Exterior	item	6,00	95,00	570,00
Repaint wall with undercoat	m2	1,00	550,00	550,00
Repaint wall with tinted paint to match	sum	1,00	1 250,00	1 250,00
To repair and repaint ceiling 1 coat undercoat and 2ct Super Acrylic PVA	sum	3,00	109,00	327,00
Remove of rubble	M2	1,00	1 250,00	1 250,00
	item			
			Sub total	7 472,00
			Tax	1 120,80 8
			Total	592,80

Quotation prepared by: Charmaine Pingo

Should we need to assist with the moving or removal of any furniture etc,we will not accept any responsibility for any damages and breakages.  
 All goods installed remain the property of Johst Projects cc until paid in full.