

Rhett Cawood

From: patrick.radiopane@aon.co.za
Sent: Monday 12 August 2019 10:18 AM
To: Insuria Service
Subject: INTERMEDIARIES PROFESSIONAL INDEMNITY INSURANCE - CERTIFICATE OF INSURANCE FOR POLICY NUMBER - J/AIB/09/0390
Attachments: AonMailLogo.jpg; Intermediaries Professional Indemnity - Policy Schedule.pdf; Data Protection Schedule.pdf; Directors and Officers Liability Schedule.pdf; Business Annexure.pdf; Intermediaries Professional Indemnity - Policy Wording.pdf; Data Protection Extension - Policy Wording.pdf; Directors and Officers Liability - Policy Wording.pdf; Record of Advice.pdf; Aon South Africa (Pty) Ltd Disclosure.pdf; Intermediaries Professional Indemnity - Disclosure Notice.pdf; Data Protection Extension - Disclosure Notice.pdf



BY YOUR SIDE

Good day **Rhett Cawood**,

With reference to the above, we have pleasure in confirming that the above policy has been renewed with effect from 01 July 2019 as per your signed acceptance of our quotation, for the period of 01 July 2019 to 30 June 2020 both dates included. We have pleasure in enclosing the following documentation for your kind attention and safe keeping:

- **Policy Schedule**
- **Registered Business Activities as per the FSB**
- **The Intermediaries PI cover Policy Wording,**
- **The Insurers' (Old Mutual Insure / Sintelum (Pty) Ltd) disclosure notice, and**
- **your Brokers' (AON South Africa (Pty) Ltd) disclosure notice**

The Original Certificate of Insurance will also be saved on your Account on the Intermediaries PI Website later. Although every effort has been made to ensure that these documents are issued in accordance with your instructions, we kindly request that you peruse these documents and notify us immediately should there be any discrepancies or changes.

NB:- also attached please find the record of advice for this risk, and kindly insure that you read and understand and sign the documents and return the same for our file record, as it forms the bases of advice received from Aon South Africa as your broker. We await the signed record of advice.

Trust you find the above in order; however should you have any further queries please do not hesitate to contact me.

We also would like to take this opportunity and thank you for your patience and support during the renewal period.

Many thanks and kind regards,

Patrick Radiopane | Senior Client Manager
Aon South Africa (Pty) Ltd | Professional Risks

The Place | 1 Sandton Drive | Sandhurst | Sandton | 2196
t 27 11 944 7956 | f 27 866 392 808 | m 27 82 325 2311
patrick.radiopane@aon.co.za

aon.co.za | [linkedin](#) | [twitter](#) | [facebook](#)

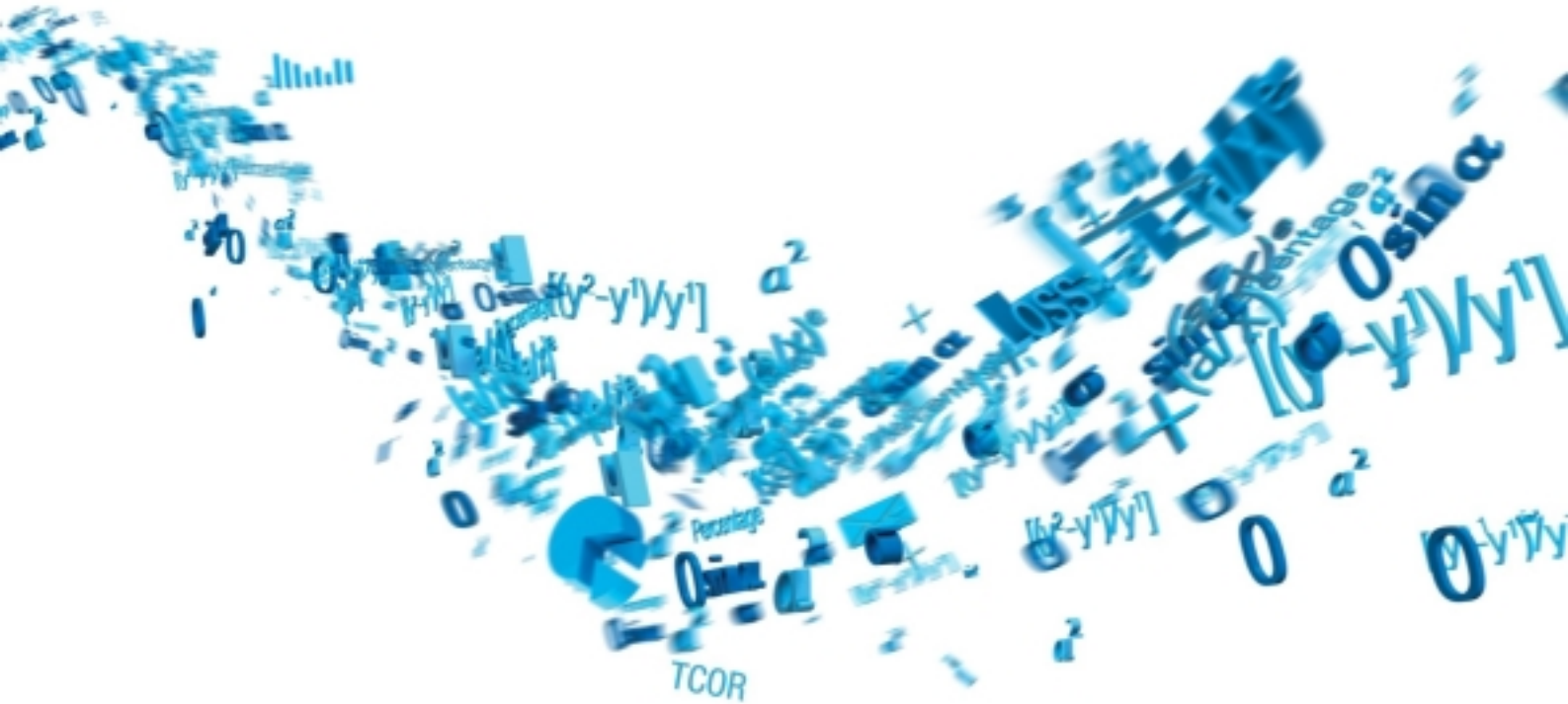
I am required to confirm to you that I meet the FAIS Fit & Proper requirements and am competent to render financial services and carry the required section 13 Certificate.

Complaints/Compliments: comments@aon.co.za

Aon is a Principal Partner of Manchester United
Aon South Africa (Pty) Ltd is an Authorised Financial Services Provider | FSB License # 20555
Aon South Africa is rated a Level 2 Contributor to BBBEE

www.aon.co.za/disclaimer

On all services provided, Aon's Terms & Conditions of Business, as amended from time to time, are applicable and can be found at www.aon.co.za/terms-of-trade or will be sent to you upon request



Intermediaries Professional Indemnity

Policy Pack

Policy Holder:
IB Cawood Id: 690427 5060 08 2
For & On Behalf Of: Insuria Financial Services
Policy Number: **J/AIB/09/0390**

Underwritten by:

Sintelum (Pty) Ltd. (Reg. No. 2009/0044225/07)



Insured by:

Old Mutual Insure Limited. (Reg. No. 1970/006619/06)



This Certificate is issued in accordance with the authorisation granted to the Coverholder by Old Mutual Insurer Limited (hereinafter called Insurer), managed by Sintelum (Pty) Ltd, and in consideration of the premium specified herein, Underwriters do hereby bind themselves, severally and not jointly, each for his own part and not one for another, their Executors and Administrators

The Coverholder referred to herein is

Aon South Africa (Pty) Ltd

The Place, 1 Sandton Drive, Sandhurst, Sandton, 2196
Registration Number 1978/004501/07
Authorised Financial Services Provider Licence Number 20555

The Insured is requested to read this Certificate, and if not correct, return it immediately to the Coverholder for appropriate alteration.

In the event of a claim under this Certificate, please notify the Coverholder who is acting as the agent of Insurers.

Certificate Provisions

- 1. Assignment:** this Certificate shall not be assigned either in whole or in part without the written consent of the Coverholder endorsed hereon.
- 2. Attached Conditions Incorporation:** this Certificate is issued and accepted subject to all the provisions, conditions and warranties set forth herein, attached or endorsed, all of which are to be considered incorporated herein. It is understood and agreed that wherever the words Insured/Company appear herein the same shall be deemed to read Assured / Insurers respectively.

This Insurance shall be governed by the laws of the Republic of South Africa, whose courts shall have jurisdiction in any dispute arising hereunder.

Certificate of Insurance

Policy Number:	J/AIB/09/0390
Contract Number:	OMI 11/2018A
Policy Option:	Option B
The Insured:	IB Cawood Id: 690427 5060 08 2
For &On Behalf Of:	Insuria Financial Services
Address:	203 PRETORIA ROAD, RYNFIELD, BENONI, 1514
FSP License Number:	37085
VAT Registration Number:	4330 249 832
Period of Insurance:	From: 01 July 2019 To: 30 June 2020 Both dates inclusive and any subsequent period for which the insurer accepts a premium
Renewal Date:	01 July 2020
Limit of Indemnity (Excluding VAT):	ZAR 7 500 000.00 in the annual aggregate but including Costs and Expenses
Retroactive Date:	IB Cawood 01 Oct 2009 - ZAR 4 000 000.00 01 Jul 2018 - ZAR 7 500 000.00
Coverages:	Professional Indemnity, General Public Liability Extension, Legal Defense Costs, Computer Crime, Internal Compliance Officer Errors And Omissions, 2 X Reinstatement of Indemnity Limit

Extensions Applicable:

Directors and Officers – Limit: ZAR 1 000 000.00 – **Underwritten by Old Mutual Insure / Sintelum (Pty) Ltd**

Data Protection Extension – Limit: ZAR 1 000 000.00 – **Underwritten by Camargue Underwriting Managers (Pty) Ltd**

Requirements / Subjectivities:

- Cover is restricted to your insurance broking activities as disclosed on the application form and as authorized by the FSB as per Annexure 1.
- This is an annual policy payable in monthly instalments in **ARREARS**. Upon notification of any claim or circumstance the outstanding balance of the full annual premium will become payable immediately
- Pension and Investment activities are restricted to individual financial planning only.
- Cover for General Public Liability Extension is effective 1 July 2016.
- Cover for Internal Compliance Officer Errors and Omissions is effective 1 July 2016.
- Notwithstanding the limit chosen, all extensions and insuring clauses except for Professional Indemnity and Legal Defence costs, will remain sub-limited to R 5 000 000 aggregate

Deductibles Applicable:

- ZAR 15,000.00 each and every Claim inclusive of costs and expenses

Notwithstanding the above, it is understood and agreed that insofar as investment related claims are concerned, the above excess will be applied per individual claimant and/or investor and/or investment whether made by a private or legal person and whether originating from one action made up by various individual claimants and/or investors and/or investments.

Annual Premium	Net Premium	ZAR 6 013.25
	VAT @ 15 %	ZAR 901.99
	Gross Annual Premium	ZAR 6 915.24
Broker Fee:	ZAR 691.56 (Inclusive of VAT)	
Aon South Africa (Pty) Ltd Commission: (included in annual premium)	ZAR 1 383.05 (Inclusive of VAT)	
Total Annual Cost:	ZAR 7 606.80 (Inclusive of 15 % VAT)	
Monthly Debit Amount:	ZAR 633.90 (Inclusive of VAT)	
Territorial Limits:	Worldwide excluding USA / Canada	



SIGNED FOR AND ON BEHALF OF THE INSURER

Date: Monday, 12 August 2019

Insured by Old Mutual Insure Limited. (Reg. No. 1970/006619/06), Underwritten by Sintelum (Pty) Ltd. (Reg. No. 2009/0044225/07) in terms of Agreement Ref no: 35225361



In the event of a claim, or any circumstance which may result in a claim under this Certificate, immediately notify Aon South Africa (Pty) Ltd.

Cancellation Clause

It is hereby understood and agreed that this contract can be cancelled by the insured, by giving 30 days' notice in writing to the Agent (Aon South Africa (Pty) Ltd).

Certificate Provisions

The authorization to issue Certificates of Insurance is restricted to Assureds domiciled within Africa south of the Sahara (in accordance with the Territorial Limitation hereon), and any such certificate will contain the following clause:- It is hereby agreed that:

1. This Insurance shall be governed by the Law of South Africa whose courts shall have jurisdiction in any dispute arising hereunder, and
2. Any summons, notice or process to be served upon the Insurers for the purpose of instituting any legal proceedings against them in connection with this Insurance may be served upon the General Representative of Old Mutual Insure / Sintelum (Pty) Ltd:

Retashia Naidoo	Wedgefield Office Park
ISS Compliance (Pty) Ltd	No 17 Muswell Road South
	Bryanston

Who has authority to accept service on their behalf.

3. The Insurers shall not be liable for any losses in respect of the following clauses:

Radioactive Contamination and Explosive Nuclear Assembles Exclusion Clause

War and Civil War Exclusion

4. **Assignment.** This Certificate shall not be assigned either in whole or in part without the written consent of The Agent endorsed hereon.

5. **Queries:** Should you have any queries concerning your insurance coverage, please contact the Agent Representative

Florence Mashita	Client Service Advisor	Direct Line: +27 11 944 7347
Patrick Radiopane	Client Manager	Direct Line: +27 11 944 7956

6. **Complaints:** Should you have any complaints concerning your insurance coverage, or with regards to lack of Service, please contact the Agent's Account Manager:

Patrick Radiopane	Client Manager	Direct Line: +27 11 944 7956
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7. **Attached Conditions Incorporated.** This Certificate is issued and accepted subject to all the provisions, conditions and warranties set Forth herein and in the Master Policy Wording, attached or endorsed, all of which are to be Considered incorporated herein.

It is understood and agreed that wherever the words Insured/Company appear herein the same shall be deemed to read Assured/Insurers respectively.



Camargue

Specialised Liability Management

CERTIFICATE OF INSURANCE

COMMERCIAL CRIME INSURANCE

Issued by

CAMARGUE UNDERWRITING MANAGERS (PTY) LTD

Authorised Financial Services Provider: License No. 6344

On behalf of

Certain Underwriters at Lloyd's

INTERMEDIARY:	Aon SA (Pty) Ltd
THE INSURED:	Insuria Financial Services
PERIOD OF INSURANCE:	2019/07/01 to 2020/06/30 (Both dates inclusive)
RENEWAL DATE:	2020/07/01
LIMIT OF INDEMNITY:	R 1 000 000.00 (Each and every loss and in the annual aggregate)
FIRST AMOUNT PAYABLE:	R 10 000.00
RETROACTIVE DATE:	2016/06/30
MONTHLY PREMIUM:	R 84.06 (Inclusive of VAT and 20% Commission)

Subject otherwise to the terms conditions and exclusions of the Master Policy

On payment of the premium this certificate becomes a VAT invoice.

Camargue Underwriting Managers (Pty) Ltd - VAT No. 4050204447

Signed  Dated 2019/08/05

For Camargue Underwriting Managers (Pty) Ltd

THE POWER OF KNOWLEDGE

AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW
Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.
33 Glenhove Road, Melrose Estate, 2196. Postnet Suite 250, Private Bag X4, Bedfordview 2008
Telephone: 011 778 9140, Facsimile: 011 778 9199, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za

Intermediaries Directors Liability Policy Schedule

Policy No.: J/AIB/09/0390

The Insured: IB Cawood Id: 690427 5060 08 2

For & On Behalf Of: Insuria Financial Services

Address: 203 PRETORIA ROAD, RYNFIELD, BENONI, 1514

Policy Period: From: 01 July 2019
To: 30 June 2020
(12:01 a.m. Local Time at address stated)

Limit of Liability: ZAR 1 000 000.00 aggregate
(Including Costs and Expenses)

Limit of Liability excludes VAT

Monthly Premium: ZAR 61.03

Retroactive Date: IB Cawood
01 Jul 2015 - ZAR 1 000 000.00

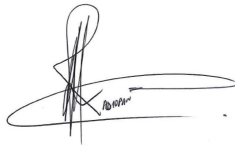
Jurisdiction: Worldwide excluding USA / Canada

Insurer: Old Mutual Insure Limited (Reg. No. 1970/006619/06)

Underwriting Manager: Sintelum (Pty) Ltd (Reg. No. 2009/0044225/07)

Financial Services Provider: Aon South Africa (Pty) Ltd

Broker Commission: ZAR 9.15 (inclusive of 15 % VAT)



Signed for and on behalf of The Insurer

Date: Monday, 12 August 2019

Insured by Old Mutual Insure Limited. (Reg. No. 1970/006619/06), Underwritten by Sintelum (Pty) Ltd. (Reg. No. 2009/0044225/07) in terms of Agreement Ref no: 35225361



All policy wording in this document ("policy wording") has been designed by Aon South Africa (Pty) Ltd ("Aon") [Placeholder]

[Placeholder]

[Placeholder] 2 [Placeholder] 4422 [Placeholder]



[Placeholder]

[Placeholder]

[Placeholder] 1 [Placeholder]



1. Preamble

Whereas the Insured desires to obtain insurance coverage from the Insurer for the risks described in the Schedule to this Policy and the Insurer is willing to provide such coverage on the terms and conditions set forth in this Policy and the Schedule thereto;

2. Insuring Clauses

The Insurer agrees to provide the insurance coverage described in the Schedule to this Policy and the Insured agrees to pay the premium therefor on the terms and conditions set forth in this Policy and the Schedule thereto.

2.1 Professional Indemnity

The Insurer shall be liable to pay compensation (including interest thereon and claimants' costs, fees and expenses) for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Professional Duties undertaken in the course of the Insured's Business and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2 Fidelity Guarantee (If stated in the Schedule to be included)

The Insurer shall be liable to pay compensation for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

Provided that

2.2.1 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy.

2.2.2 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2.3 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2.4 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2 The Insured shall be held liable for the Insured's legal liability to pay compensation for damages or injury caused by the Insured's Fidelity Guarantee as stated in the Schedule to this Policy and the indemnity granted under this Policy shall be subject to the terms and conditions set forth in Article 2.2.

2.2 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

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2.3 Liability following loss of Documentation (If stated in the Schedule to be included)

The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.3.1 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.3.2 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.3.3 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4 Computer Crime (If stated in the schedule to be included)

2.4.1 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4.1.1 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4.1.2 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4.2 "Computer Crime" means:

2.4.2.1 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4.2.1.1 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.4.2.1.2 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

into the Insured's Computer System, Customer Communication System, Service Bureau's Computer System, Electronic Communication System or Central Database.

2.4.2.2 The insured shall be responsible for the maintenance and repair of the property covered under this policy.

2.2.3 The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

2.2.4 The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

2.2.5 The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

2.6 Support Staff Extension (If stated in the Schedule to be included)

"Support Staff" shall mean any person who is employed by the Client and who is engaged in the performance of the services provided by the Client to the Company. The term "Support Staff" shall not include any person who is employed by the Client and who is engaged in the performance of the services provided by the Client to the Company.

The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company to general enquiries."

2.7 General Public Liability Extension (If stated in the Schedule to be included)

2.7.1 Indemnity

The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

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The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

2.7.2 Exclusions

The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

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2.7.2.2 The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

2.7.2.3 The Company shall not be responsible for any loss or damage to the property of the Client or any other person or entity arising out of or from the use of the services provided by the Company.

[Redacted] Insured's Compliance Officer.

[Redacted]

2.9 Defamation or Slander (If stated in the Schedule to be included)

Notwithstanding Exclusion 6.7, the terms "negligent act", "error" or "negligent omission" include [Redacted]

3. Defence Costs (and ancillary claims costs)

3.1 [Redacted]

3.2 [Redacted] such Claim or Claims are the subject of indemnity by this Policy and the Insurers' prior written consent

3.3 [Redacted]

3.4 [Redacted]

3 [Redacted]

4. Limit of Liability

[Redacted] Claims together with claimants' costs, fees and expenses and Defence Costs shall be limited to the sum

[Redacted] to a Claim the Insurer's total liability shall be limited to the maximum Limit of Liability for any one such

[Redacted]

[Redacted] 22 [Redacted] 22

[Redacted]

5. Definitions

5.1 "The Insured"

5.1.1 means the individual or entity named in the Schedule of the FAIS License of the Insured.

5.1.2 means the Director, Partner, Member, Principal or "Inhouse" Consultant of the Insured;

5.1.3 means the Representative or Employee of the Insured whose duties are within the scope of that Representative's or Employee's employment with and under the FAIS License of the Insured.

5.1.4 means the Insured.

5.1.5 means the Insured.

5.2 "FAIS" means the Financial Institutions Act, 2001, as amended, and any regulations made thereunder.

5.3 "Professional Duties" means the duties of the Insured in their usual "Business" as stated in the Schedule.

5.4 "Documents" means any documents, contracts, agreements, correspondence, records, or other documents of any kind in any form or medium, whether written, printed, recorded, or otherwise, that are owned by, in the possession of, or for which the Insured is responsible in connection with the "Business".

Documents means any documents, contracts, agreements, correspondence, records, or other documents of any kind in any form or medium, whether written, printed, recorded, or otherwise, that are owned by, in the possession of, or for which the Insured is responsible in connection with the "Business".

5.5 "Deductible" means the amount of any loss or damage that must be paid by the Insured before the Insurer is liable to pay the balance of the loss or damage under this policy.

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5.6 "Retroactive Date" means the date from which the coverage under this policy is deemed to have been in effect.

5.7 "Claim" means a demand or request for payment or reimbursement by or on behalf of the Insured under this policy.

5.8 "Environmental Impairment / Pollution" means any sudden and accidental discharge or release of any pollutant, whether or not such discharge or release is required to be reported under any applicable law, regulation, or contract.

“Employee” means any individual who is employed by the Insured at the time of the event giving rise to the claim, and whose duties are directly related to the operation of the Insured's business, and who is not an independent contractor, partner, officer, director, or shareholder of the Insured.

11 “North America” means the United States of America, Canada, and Mexico.

11 “Product” means any product or service provided by or on behalf of the Insured primarily to the Insured's employees as a staff benefit.

11 “Employee” it is hereby agreed and understood that the word “Employee” (and the word “employee”) shall mean any individual who is employed by the Insured at the time of the event giving rise to the claim, and whose duties are directly related to the operation of the Insured's business, and who is not an independent contractor, partner, officer, director, or shareholder of the Insured.

11.1 Insured shall not be liable for any claim arising out of the Insured's profits of not more than 20%.

11.2 Insured shall not be liable for any claim arising out of the Insured's profits of not more than 20%.

11.3 Insured shall not be liable for any claim arising out of the Insured's profits of not more than 20%.

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12 “Sub Agent” is defined as any person or persons over who's actions the insured has no control or influence, and who is not an employee of the Insured, and who is not a client of the Insured without the insureds assistance or knowledge; and the phrase “former employee” shall be defined as any individual who is no longer an employee of the Insured.

13 “Malicious Electronic Instruction” means any instruction that is distributed through the Insured's Computer System or networks or a Service Bureau's Computer System that causes the Insured to suffer a loss.

14 Mis-selling means the sale of any product or service to a client without the client's knowledge or consent.

6 Exclusions

Insured shall not be liable for any claim arising out of the Insured's profits of not more than 20%.

1 Insured shall not be liable for any claim arising out of the Insured's profits of not more than 20%.

2. The information provided in this document is confidential and intended only for the individual named.

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11.3. The information provided in this document is confidential and intended only for the individual named.

11.4. The information provided in this document is confidential and intended only for the individual named.

12. The information provided in this document is confidential and intended only for the individual named.

13. The information provided in this document is confidential and intended only for the individual named.

12.1 [redacted]

12.2 [redacted]

12.3 [redacted]

12.4 [redacted]

13 [redacted]

14 [redacted]

1 [redacted]

1 [redacted] Insured's FAIS license.

1 [redacted] as may be in force in any jurisdiction or country in which the Insured's liability arose.

1 [redacted]

1 [redacted]

2 [redacted]

2.1 [redacted]

2.2 [redacted]

2.3 [redacted]

[redacted]

2.4 [redacted]

2 [redacted]

21 [redacted]

223 [redacted]

1. The Insured shall maintain accurate records of all claims and losses and shall cooperate with the Insurer in the investigation and settlement of claims.

2.3. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

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3.2. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

3.3. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

4. Where the premium is provisionally based on the Insured's estimates, the Insured shall keep accurate records of all claims and losses and shall cooperate with the Insurer in the investigation and settlement of claims.

5. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

5.1. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

5.2. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

6. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

7. It is hereby understood and agreed that this contract can be cancelled by Insurers by giving 30 days' notice in writing to the Insured.

8. The Insured shall not be entitled to recover any amount under this policy which is not deductible under applicable law, be deducted from the Insured's loss.

Sintelum (Pty) Ltd on behalf of Old Mutual Insure Limited

Physical Address: 12000 Old Mutual Drive, Johannesburg, 2011

Postal Address: 12000 Old Mutual Drive, Johannesburg, 2011

2011 2011 3243

www.oldsintelum.co.za

8. Special Extensions

8.1 2 X Aggregate Reinstatement of Indemnity Limit

1. [Redacted]

2. [Redacted]

9. 36 Months Run-Off Cover

[Redacted] **Insured** and [Redacted] **Insured, the Insureds** and [Redacted] **deceased's Insureds** [Redacted] **Claims** and [Redacted] **Circumstances** [Redacted] **Claim** [Redacted]

1. [Redacted] **Insured** [Redacted]

2. [Redacted]

[Redacted] **Claims** [Redacted] **Insured** [Redacted] **Claim** or **circumstance** [Redacted] **Claim**, [Redacted] **Insurer** [Redacted]

[Redacted] [Redacted] **Insured** [Redacted]

3. [Redacted] **Insurers** [Redacted] **Claims** [Redacted] **Period of Insurance** and [Redacted] **Claims** [Redacted] **Circumstances** [Redacted] **the Limit of indemnity** [Redacted]

4. [Redacted] **Insured** [Redacted]

[Redacted] **Insurers** [Redacted] **Claim** [Redacted]

[Redacted]

Provided always that [Redacted]

All policy wording in this document (“policy wording”) has been designed by Aon South Africa (Pty) Ltd (“Aon”) [Placeholder]

[Placeholder]

[Placeholder]

Insured by:

[Placeholder]



Camargue

Specialised Liability Management

Declaration

I, of do hereby declare that

Camargue Underwriting Managers (Pty) Ltd.

The Insurer

is a company registered in South Africa with registration number 2008/02100468

is a company registered in South Africa with registration number 40082444

is a company registered in South Africa with registration number 344

and I hereby declare that I am not aware of any information that would cause the above information to be false or misleading in any material particular.

I understand that this declaration is required for the purposes of the insurance policy and I hereby agree to provide the above information truthfully and accurately.

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01 November 2018



Camargue

Specialised Liability Management

INSURING AGREEMENT 2: PRIVACY REGULATORY DEFENCE AND PENALTIES

□ [Redacted text]

INSURING AGREEMENT 3: CRISIS MANAGEMENT COSTS, CUSTOMER NOTIFICATION EXPENSES, AND CUSTOMER SUPPORT AND CREDIT MONITORING EXPENSES

□ [Redacted text]

II. DEFENCE, SETTLEMENT, AND INVESTIGATION OF CLAIMS

- [Redacted text]
- [Redacted text]
- [Redacted text]
- d) □ [Redacted text]
- [Redacted text]

III. LIMIT OF INDEMNITY

- [Redacted text]
- [Redacted text]
- [Redacted text]

VII. DEFINITIONS

“Application” means any software application or program that is used to collect, store, process, or disseminate information in electronic form.

“Computer System” means any system of hardware, software, or data that is used to process information in electronic form.

“Data” means any information that is stored, processed, or transmitted in electronic form.

1. “Electronic Form” means any information that is stored, processed, or transmitted in a format that is not human-readable.

2. “Information” means any data or knowledge that is used to make decisions or take action.

3. “System” means any hardware, software, or data that is used to process information.

4. “User” means any person who uses a computer system or application.

Definition of Risk Management Solutions

1. “Risk Management Solutions” means any service or product that is used to manage risk.

2. “Service” means any activity that is performed for the benefit of another person.

3. “Product” means any tangible or intangible item that is provided to a customer.

4. “Customer” means any person who purchases or uses a service or product.

“Data Breach” means the unauthorized acquisition, access, disclosure, use, modification, or destruction of data.

“Malware” means any software designed to cause damage to a computer system or network.

“Phishing” means any attempt to obtain sensitive information from a user by masquerading as a trustworthy entity.

“Security Incident” means any event that could result in the unauthorized disclosure, use, or modification of data.

1. "Data" means information, whether or not it is stored in any form or medium, including electronic, physical, or verbal form, and includes any reproduction, transmission, or disclosure of such information.

2. "Device" means any computer, mobile phone, tablet, or other electronic device used to access or store data.

3. "Incident" means a breach of your privacy policy, breach of a person's right of publicity or person's seclusion, public disclosure of a person's private information.

4. "Risk" means the possibility of loss or damage to an individual's personal information, which includes the risk of identity theft.

- 1. Aon Risk Solutions
- 2. Aon Risk Solutions
- 3. Aon Risk Solutions
- 4. Aon Risk Solutions

5. "Service" means the services provided by Aon Risk Solutions, including risk management and compliance services.

6. "User" means any individual who uses the Service.

7. "Website" means the website operated by Aon Risk Solutions.

8. "Work Product" means any information, including data, that is developed, prepared, or disseminated by Aon Risk Solutions or its employees, agents, or independent contractors in the course of their professional duties.

9. "Regulatory compensatory award" means a regulatory agency's monetary award for a violation of a regulatory requirement.

10. "Risk Management" means the process of identifying, assessing, and managing risk.

11. "Security Incident" means an event that compromises the confidentiality, integrity, or availability of data. This includes, but is not limited to, unauthorized access, disclosure, or destruction of data, as well as phishing or pharming attacks designed to trick the user into surrendering personal information (commonly known as "phishing" or "pharming").

12. "Service Provider" means any individual or entity that provides services to Aon Risk Solutions.

13. "Third Party" means any individual or entity that is not a party to this Agreement.

14. "User Information" means any information provided by a user, including personal information, contact information, and payment information.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above, including sanctions administered and enforced by the United States Treasury Department's Office of Foreign Assets Control ("OFAC");

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above, including any regulations promulgated under the Foreign Intelligence Surveillance Act of 1978, or any similar regulations, including but not limited to the provisions of the Act 38 of 2001.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above, including Act 38 of 2001 (commonly known as "FICA") or any regulation promulgated under the foregoing statutes, or any similar regulations.

1. The individual(s) named above is/are currently employed by the Company.

2. The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above, including any regulations promulgated under the Foreign Intelligence Surveillance Act of 1978, or any similar regulations.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above, including any regulations promulgated under the Foreign Intelligence Surveillance Act of 1978, or any similar regulations, including but not limited to the provisions of the Act 38 of 2001.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

The individual(s) named above is/are currently employed by the Company.

The individual(s) named above is/are currently employed by the Company, and the Company is not aware of any other entities or persons that are currently employed by the individual(s) named above.

Section 1: This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 2: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 3: This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 4: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 5: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 6: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 7: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

Section 8: The policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

IX. INNOCENT INSURED PROVISION

This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

X. EXTENDED REPORTING PROVISIONS

This policy is subject to the terms, coverages, conditions, exclusions, and amounts of coverages set forth in the policy schedule and the policy schedule shall control over any inconsistent information elsewhere in the policy.

XV. ENTIRE AGREEMENT

□ This policy and the attached endorsements constitute the entire agreement between the insured and the insurer. No other policy, contract, agreement, or understanding shall be binding on either party. This policy is not to be construed against the insurer by reason of its preparation.

XVI. ASSIGNMENT

□ This policy is not assignable without the written consent of the insurer. Any assignment made in violation of this condition shall be void.

XVII. CANCELLATION BY YOU

□ You may cancel this policy at any time by notifying the insurer in writing. The cancellation shall be effective as of the date of the notice.

XVIII. CANCELLATION BY US

□ We may cancel this policy for any of the following reasons:
1. You have failed to pay the premium when due.
2. You have provided false or misleading information on the application for this policy.
3. You have breached any of the conditions of this policy.
4. You have become insolvent or bankrupt.

XIX. WORDS AND TITLES OF PARAGRAPHS

□ The words and titles of the paragraphs of this policy shall be construed in accordance with their ordinary meaning unless otherwise defined in this policy.

XX. DISPUTE RESOLUTION

□ This policy is subject to the terms, conditions, coverages, exclusions, and limitations of the policy, including the arbitration provisions. You agree to arbitrate any dispute arising out of or in connection with this policy, including any dispute as to whether a claim is covered by this policy, the amount of the insured's obligation to the insurer, or the amount of any benefit payable under this policy.

□ The arbitration shall be conducted in accordance with the rules of the American Arbitration Association. The arbitration shall be held in the state and county of the insured's principal place of business. The arbitration shall be confidential and the arbitrator's decision shall be final and binding on both parties.

□ This policy is not to be construed against the insurer by reason of its preparation. The words and titles of the paragraphs of this policy shall be construed in accordance with their ordinary meaning unless otherwise defined in this policy.

□ This policy is not to be construed against the insurer by reason of its preparation. The words and titles of the paragraphs of this policy shall be construed in accordance with their ordinary meaning unless otherwise defined in this policy.

XXI. SERVICE OF PROCEEDINGS CLAUSE

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...

XXII. CHOICE OF LAW

...

XXIII. WARRANTY BY YOU

...

...

...

XXIV. FORFEITURE

...

1. ...

2. ...

XXV. THIRD PARTY RIGHTS

...

Provided always that ...



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All policy wording in this document (“policy wording”) has been designed by Aon South Africa (Pty) Ltd (“Aon”) and is subject to the conditions, exclusions, coverages, definitions and other terms and conditions set forth in the policy and the attached schedule. The policy and the attached schedule are the entire contract between you and Aon. No agent or broker is authorized to modify or alter the policy or the attached schedule.

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Definitions

1 **Asset or liberty proceeding** means a proceeding in which a claimant seeks to recover damages for injury to property or for injury to a person's liberty, including a proceeding in which a claimant seeks to recover damages for injury to a person's reputation or for injury to a person's honor or dignity.

2 **Bodily injury and/or property damage** means bodily injury and/or property damage as defined in the policy.

3 **Claims** means:

3.1 any claim for damages or compensation for injury to property or for injury to a person's liberty, including a claim for damages or compensation for injury to a person's reputation or for injury to a person's honor or dignity;

3.2 any claim for damages or compensation for injury to property or for injury to a person's liberty;

3.3 any claim for damages or compensation for injury to property or for injury to a person's liberty.

4 **Continuity date** means the date on which the policy is issued.

5 **Costs and expenses** means:

5.1 any costs or expenses incurred by the insured in connection with the investigation, defense, settlement or payment of a claim, including any costs or expenses incurred by the insured in connection with the investigation, defense, settlement or payment of a claim for damages or compensation for injury to property or for injury to a person's liberty, including any costs or expenses incurred by the insured in connection with the investigation, defense, settlement or payment of a claim for damages or compensation for injury to a person's reputation or for injury to a person's honor or dignity;

5.2 any costs or expenses incurred by the insured in connection with the investigation, defense, settlement or payment of a claim for damages or compensation for injury to property or for injury to a person's liberty.

6 **Damage** means:

6.1 direct or indirect damage to property or to a person's liberty, including damage to a person's reputation or to a person's honor or dignity;

6.2 any damage to property or to a person's liberty, including damage to a person's reputation or to a person's honor or dignity, as determined by Insurers' prior written consent.

6.3 any damage to property or to a person's liberty, including damage to a person's reputation or to a person's honor or dignity.

7 **Deductible** means the amount of damage that the insured must pay out of pocket before the policy will cover the remaining amount of damage.

8 **Directors and/or Officers** means:

8.1 any person who is a director or officer of the insured, including any person who is a director or officer of the insured at the time of the occurrence, and any person who is a director or officer of the insured at the time of the claim.

- 19 **Merger**

 - 1.1
 - 1.2
 - 1.3
- 20 **Official body**
- 21 **Outside entity**

 - 21.1
 - 21.2
 - 21.3
- 22 **Outside entity director**
- 23 **Pollution**
- 24 **Regulatory crisis event**
- 25 **Retired director or retired officer**
- 26 **Security or securities**
- 27 **Securities claim**

 - 2.1

□

2.2 brought by a security holder of the Holder of this insurance with respect to such security holder's

2.3

□

28. Subsidiary

2.1

2.1.1

2.1.2

2.1.3

2.2

29. Takeover of an entity

2.1

2.2

2.3

30. Wrongful act

Exclusions

1. Bodily injury and/or property damage

□

1.1

1.2

4. This exclusion shall not apply to any claim for damage to property owned or leased by the Insured Person or any person acting on behalf of the Insured Person.

See the definition of "Property"

7. Pollution

This policy does not cover any claim for damage to property caused by or resulting from the discharge, dispersal, seepage, migration, release or escape of any pollutant, contaminant or irritant, whether or not such claim is caused in whole or in part by an insured event.

1. This exclusion shall not apply to any claim for damage to property owned or leased by the Insured Person or any person acting on behalf of the Insured Person.

2. This exclusion shall not apply to any claim for damage to property owned or leased by the Insured Person or any person acting on behalf of the Insured Person.

3. This exclusion shall not apply to any claim for damage to property owned or leased by the Insured Person or any person acting on behalf of the Insured Person.

4. This exclusion shall not apply to any claim for damage to property owned or leased by the Insured Person or any person acting on behalf of the Insured Person.

See the definition of "Property"

8. Prior and pending claims

This policy does not cover any claim for damage to property caused by or resulting from any litigation, arbitration, mediation or other dispute resolution process that is pending or has been filed or threatened against the Insured Person or any person acting on behalf of the Insured Person.

For the purposes of this exclusion "litigation" shall mean any civil, administrative or criminal proceeding, whether or not such proceeding is pending or has been filed or threatened against the Insured Person or any person acting on behalf of the Insured Person.

Provisions

1. Admission of liability

This policy does not cover any claim for damage to property caused by or resulting from any admission of liability by the Insured Person or any person acting on behalf of the Insured Person without the Insurers' prior written consent. This consent shall not be given until the Insured Person has provided the Insurers with a copy of the claim and a copy of the admission of liability. This consent shall not be given until the Insured Person has provided the Insurers with a copy of the claim and a copy of the admission of liability.

2. Arbitration

This policy does not cover any claim for damage to property caused by or resulting from any arbitration proceeding unless the Insured Person has provided the Insurers with a copy of the claim and a copy of the arbitration agreement. The Insured Person shall provide the Insurers with a copy of the claim and a copy of the arbitration agreement within seven (7) days of the date of the arbitration proceeding.

3. Assignment

It shall be a condition precedent to the Insurers' liability under this insurance that the Holder of this insurance shall cooperate with the Insurers in the defense and settlement of claims.

4. Co-operation

The Holder of this insurance shall cooperate with the Insurers in the defense and settlement of claims. The Holder of this insurance shall not admit or deny any fact or issue in any claim or suit against the Holder of this insurance.

5. Costs and expenses

The Insurers shall be liable for the reasonable and necessary costs and expenses incurred by the Holder of this insurance in the defense and settlement of claims. The Insurers shall not be liable for the costs and expenses of the Holder of this insurance in the defense and settlement of claims if the Holder of this insurance is found to be liable for the claim.

6. Defense of claims

The Insurers shall defend the Holder of this insurance against any claim or suit against the Holder of this insurance. The Insurers shall not be liable for the defense and settlement of claims if the Holder of this insurance is found to be liable for the claim.

7. Disclosure

It shall be a condition precedent to the Insurers' liability under this insurance that the Holder of this insurance shall disclose to the Insurers all facts and circumstances known to the Holder of this insurance that may be relevant to the claim or suit against the Holder of this insurance.

8. Jurisdiction USA and Canada

1. This policy is governed by the laws of the State of New York. The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

2. This policy is governed by the laws of the State of New York.

2.2. This policy is governed by the laws of the State of New York. The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

2.3. This policy is governed by the laws of the State of New York. The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

3. This policy is governed by the laws of the State of New York.

The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

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3.2. This policy is governed by the laws of the State of New York. The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

3.3. This policy is governed by the laws of the State of New York. The Insurers shall defend the Holder of this insurance in any claim or suit against the Holder of this insurance in the State of New York.

3.4 The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form. The policy schedule and the policy form are incorporated by reference into this policy.

3.5 The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

9. Notice and authority

The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

10. Preference

Holder of this insurance Persons on a "first come first served" basis. If it becomes apparent to the insured that damage then still on a "first come first served" basis as between different Holder of this insurance the

1.1 D The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

1.2 D The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

11. Subrogation

The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

12. Insurers' duty of obligation

The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

12.1 The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

12.2 The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

13. Value Added Tax

The policy is subject to the terms, conditions, coverages, exclusions, and amounts set forth in the policy schedule and the policy form.

Conditions

1. Cancellation

□ The Insured Person shall not be entitled to cancel this policy for any reason other than the Insured Person's failure to pay the premium due hereunder on the date it becomes due. If the Insured Person fails to pay the premium due hereunder on the date it becomes due, the Insured Person shall be deemed to have canceled this policy as of the date the premium was due. If the Insured Person cancels this policy, the Insured Person shall be liable for the unearned premium for this policy. The Insured Person shall be liable for the unearned premium for this policy if the Insured Person cancels this policy for any reason other than the Insured Person's failure to pay the premium due hereunder on the date it becomes due.

2. Choice of law and jurisdiction

□ This policy is issued by Aon Risk Solutions, a company organized under the laws of the State of New York. This policy shall be governed by the laws of the State of New York. Any dispute arising out of or in connection with this policy shall be subject to the exclusive jurisdiction of the courts of the State of New York.

3. Claims

□ The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy.

□ The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy.

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□ The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy. The Insured Person shall be responsible for the payment of the premium for this policy.

4. Corporate transactions

4.1 □ This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity. This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity.

4.2 □ This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity. This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity.

4.3 □ This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity. This policy shall be binding on the Insured Person only if the Insured Person is a corporation, partnership, or other legal entity.

□

5. Interpretation and dispute resolution

□ This policy shall be interpreted and construed in accordance with the laws of the State of New York. Any dispute arising out of or in connection with this policy shall be resolved by arbitration in accordance with the rules of the American Arbitration Association. The arbitration shall be held in New York, New York. The arbitration shall be confidential and shall not be subject to discovery. The arbitration shall be final and binding on all parties.

6. Limit of liability

□ The Insurers' total aggregate liability under this policy shall not exceed the amount of the limit of liability set forth in the schedule. The limit of liability shall be the maximum amount the Insurers shall be obligated to pay for the covered loss. The limit of liability shall not be reduced by any other insurance or coverage. The limit of liability shall not be subject to any deductible or co-insurance. The limit of liability shall not be subject to any other limitation or restriction.

7. Other insurance

□ This policy is primary over all other insurance or coverage. This policy shall not be considered contributory to any other insurance or coverage. This policy shall not be subject to any other insurance or coverage. This policy shall not be subject to any other limitation or restriction.

8. Reporting of claims

□ It shall be a condition precedent to the Insurer's liability under this insurance that the Holder of this policy shall report any claim to the Insurer as soon as practicable after the Holder becomes aware of the claim. The Holder shall provide the Insurer with all information and documentation necessary to investigate and evaluate the claim. The Holder shall cooperate with the Insurer in the investigation and evaluation of the claim. The Holder shall not admit liability or make any statement to any third party regarding the claim without the prior written consent of the Insurer. The Holder shall not settle or compromise the claim without the prior written consent of the Insurer. The Holder shall not incur any costs or expenses in the investigation and evaluation of the claim without the prior written consent of the Insurer.

9. Severability

□ If any provision of this policy is held to be unenforceable or invalid, the remaining provisions of this policy shall remain in full force and effect. The unenforceability or invalidity of any provision shall not affect the enforceability or validity of any other provision. The unenforceability or invalidity of any provision shall not affect the coverage provided under this policy.

□ If any provision of this policy is held to be unenforceable or invalid, the remaining provisions of this policy shall remain in full force and effect. The unenforceability or invalidity of any provision shall not affect the enforceability or validity of any other provision. The unenforceability or invalidity of any provision shall not affect the coverage provided under this policy.

10. Terminology

□ The following definitions shall apply to this policy:

1.1 "Covered Loss" means the loss described in the schedule.

1.2 "Insurer" means the company named in the schedule.

1.3 "Policy" means this contract.

1.4 "Risk" means the risk described in the schedule. "Risk" shall include any and all operations, activities, or undertakings of the Holder that are covered by this policy.

1.5 "Schedule" means the schedule attached to this policy.

Indemnity

Indemnity shall be provided as follows:

- 1. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 2. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims, including reasonable attorneys' fees.
- 3. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 4. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims, including reasonable attorneys' fees.
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- 6. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 7. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 8. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 9. the Insured Person's extradition proceedings costs as per extension 9; □
- 10. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 11. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.

Extended Cover: Not applicable unless specifically agreed to be included and as stated in the Policy Schedule

1. Assets and liberty costs

- Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims, including reasonable attorneys' fees.
- 1.1. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 1.2. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 1.3. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- 1.4. Indemnify the Insured Person for the actual and reasonable costs of defense and settlement of claims.
- provided that Insurers' liability shall not exceed the limit of indemnity stated in the schedule. □

2. Avoidance waiver

- The Insurers wave any right they may have to avoid or rescind any Insured Person's interest in this policy.

9. Extradition proceedings

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with extradition proceedings, including but not limited to the costs of legal representation, travel, and detention.

10. Kidnap response costs

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with kidnap response costs, including but not limited to the costs of legal representation, travel, and detention, provided that Insurers' liability shall not exceed the limit of indemnity stated in the schedule.

11. Manslaughter

□ This policy does not cover any claims for damages or expenses incurred by Insured in connection with manslaughter.

12. New subsidiaries

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with new subsidiaries, including but not limited to the costs of legal representation, travel, and detention.

12.1 □ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with new subsidiaries.

12.2 □ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with new subsidiaries.

12.3 □ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with new subsidiaries.

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with new subsidiaries, including but not limited to the costs of legal representation, travel, and detention, provided that Insurers' liability shall not exceed the limit of indemnity stated in the schedule.

13. Non-executive directors

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with non-executive directors, including but not limited to the costs of legal representation, travel, and detention.

14. Pollution derivating costs

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with pollution derivating costs, including but not limited to the costs of legal representation, travel, and detention, provided that Insurers' liability shall not exceed the limit of indemnity stated in the schedule.

15. Public reputation costs

□ Insurers shall not be liable for any costs or expenses incurred by Insured in connection with public reputation costs, including but not limited to the costs of legal representation, travel, and detention, provided that Insurers' liability shall not exceed the limit of indemnity stated in the schedule.

16. Regulatory crisis response

□ The Insured Person's liability shall not exceed the limit of indemnity stated in the schedule. □

17. Retired Holder of this insurance Persons

□ [Redacted text]

18. Spouse and estate

- [Redacted text]
- 1□1 □ the Insured Person's lawful spouse in respect of enforcement proceedings brought against him
 [Redacted text]
- 1□2 □ [Redacted text]
- [Redacted text]

Introduction

Introduction text describing the document's purpose and scope.

Furnishing of Advice

Text describing the process of furnishing advice.

- Aon Risk Solutions provides the following information to assist you in determining whether the advice is appropriate for your circumstances.
- The advice is provided on the basis of the information provided to us and is not intended to constitute an offer of insurance.
- The advice is provided for general information only and is not intended to constitute an offer of insurance.
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Current State of the Insurance Market

1. Products & Rates

Text describing the current state of the insurance market.

Text describing the current state of the insurance market.

Text describing the current state of the insurance market.

Text describing the current state of the insurance market.

Text describing the current state of the insurance market.

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2. Players in the market

The local market for PI policies for Advisors and FSP's has changed considerably over the last few years.

The local market for PI policies for Advisors and FSP's has changed considerably over the last few years. This is due to the fact that the market has become more competitive and there are now more players in the market. This has led to a decrease in the cost of PI policies and a decrease in the quality of the policies. This is due to the fact that the market has become more competitive and there are now more players in the market. This has led to a decrease in the cost of PI policies and a decrease in the quality of the policies.

3. Underwriting and claims

The local underwriters have become wary in providing cover to advisors and FSP's and this has led to a decrease in the availability of PI policies.

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Deciding On an Underwriter

The local market for PI policies for Advisors and FSP's has changed considerably over the last few years. This is due to the fact that the market has become more competitive and there are now more players in the market. This has led to a decrease in the cost of PI policies and a decrease in the quality of the policies.

What Should You Be Aware Of as an FSP.

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BASES OF COVER ADVICE

Who is covered / Insured

- Any present or former Director, Partner, Member, Principal or "In-house" Consultant of the Insured;
- Any present or former Representative's or Employee's employment with and under the FAIS License of the Insured;
- Any present or former Representative's or Employee's employment with and under the FAIS License of the Insured;
- Any present or former Representative's or Employee's employment with and under the FAIS License of the Insured;

What is covered?

The policy covers claims for damages suffered by a third party as a result of negligent acts, errors or omissions committed by the insured broker or insurer.

Claims must be made against the insured broker or insurer.

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- Claims must be made against the insured broker or insurer.
- Claims must be made against the insured broker or insurer.

What constitutes a claim under a Professional Indemnity Insurance Policy?

A claim under a Professional Indemnity Insurance Policy is a claim for damages suffered by a third party as a result of negligent acts, errors or omissions committed by the insured broker or insurer.

- **There must be a third party**

We use the term “third party” to indicate an entity that is not related to the insured broker or insurer. This includes the insured broker or insurer, its agents, employees, directors, officers, partners, members, subsidiaries, affiliates, successors, assigns, representatives, and any other person or entity who is in any way connected with the insured broker or insurer.

- **The third party must have suffered damages**

Damages are defined as any loss, expense, cost, or liability incurred by a third party as a result of a claim.

- **There must be a direct link between the damages and a negligent act of the broker (Causal Connection)**

The insured broker or insurer must have committed a negligent act, error or omission. An accurate description of the insured broker’s business activities is thus very important and the broker must ensure that the policy accurately reflects the nature of the business activities.

- **The insured broker / Financial Advisor / Intermediary / Financial Services Provider must be legally liable**

The insured broker or insurer must be legally liable for the damages suffered by the third party. The standard of care is that of a “reasonable man” in similar circumstances.

- **The third party must institute a claim**

A claim must be made against the insured broker or insurer. However, it may be an “incident” that can lead to a claim later, and should also be reported to the insurer.

- **The claim must arise out of work performed subsequent to the retroactive date**

The claim must arise out of work performed subsequent to the retroactive date. This includes work performed by the insured broker or insurer on or after the retroactive date, but excludes work performed prior to the retroactive date.

Legal Defense Costs

- The policy covers the cost of legal defense incurred by the insured in connection with the investigation, prosecution or defense of a claim against the insured, including the cost of attorneys' fees, court costs, depositions, and other legal expenses, up to the policy limit. This coverage applies to claims that are covered by the policy and to claims that are not covered by the policy but which are brought against the insured because of the insured's involvement in the same underlying event or circumstances as a claim that is covered by the policy.
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Computer Crime

The policy covers the cost of legal defense incurred by the insured in connection with the investigation, prosecution or defense of a claim against the insured, including the cost of attorneys' fees, court costs, depositions, and other legal expenses, up to the policy limit.

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Fidelity Guarantee (If stated in the Schedule)

The policy covers the cost of legal defense incurred by the insured in connection with the investigation, prosecution or defense of a claim against the insured, including the cost of attorneys' fees, court costs, depositions, and other legal expenses, up to the policy limit.

Liability following loss of Documentation (If stated in the Schedule)

The policy covers the cost of legal defense incurred by the insured in connection with the investigation, prosecution or defense of a claim against the insured, including the cost of attorneys' fees, court costs, depositions, and other legal expenses, up to the policy limit.

Defamation and Slander (If stated in the Schedule)

The policy covers the cost of legal defense incurred by the insured in connection with the investigation, prosecution or defense of a claim against the insured, including the cost of attorneys' fees, court costs, depositions, and other legal expenses, up to the policy limit.

Support Staff Extension (If stated in the Schedule)

Covers Legal Liability to third parties arising from negligent acts, error and omissions of the Insured's Support Staff.

Support Staff:

- Insured's clientele), however provide support in an administrative role or intermediary services

Liability following Staff Dishonesty (If stated in the Schedule)

- Examples

Examples

- If an employee did not pay over a clients' premium to Underwriters, and the client suffers a loss,
- If an employee of the Insured had to steal half of a clients' contribution towards an annuity policy

2 x Full Reinstatement

- Insurer shall provide 2 x full reinstatement of the sum insured.
- Insurer shall provide 2 x full reinstatement of the sum insured.

Internal Compliance Officer

The Insurer shall indemnify the Insured's internal Compliance Officer against his or her Delictual liability to

General Public Liability Extension

Insurer shall provide an extension of the sum insured to cover the Insured's liability to the general public.

- Insurer shall provide an extension of the sum insured to cover the Insured's liability to the general public.
- Insurer shall provide an extension of the sum insured to cover the Insured's liability to the general public.

Data Protection Extension

Insurer shall provide an extension of the sum insured to cover the Insured's liability to the general public.

Insurer shall provide an extension of the sum insured to cover the Insured's liability to the general public.

Run off cover - This is the period of time that the policy covers claims that occur during the policy period but are not reported until after the policy has expired.

Will cover be retroactive? - This refers to the period of time before the policy start date during which the policy will cover claims that occur during that period.

Reinstatement of PI Cover - This is the process of restoring the policy limit after a claim has been paid. The limit is restored by adding the amount of the claim to the original limit. For example, if the original limit is R3 million and a claim of R500,000 is paid, the limit is reinstated to R3.5 million.

How does reinstatement work? - The policy limit is restored by adding the amount of the claim to the original limit. For example, if the original limit is R3 million and a claim of R500,000 is paid, the limit is reinstated to R3.5 million.

Example A

Cover level: R 3,000,000.00 (plus 2 x reinstatement)
Cover for year: R 9,000,000.00 available
Claim payable: R 3,500,000.00

Example A: A policy with a cover level of R 3,000,000.00 (plus 2 x reinstatement) and a cover for year of R 9,000,000.00 available. A claim payable of R 3,500,000.00 is made.

Example B

Example B: A policy with a cover level of R 1 million and a cover for year of R 1 million. A claim payable of R 1 million is made, which is "transferred" to the Limit of Indemnity so that a full R 3 million is available.

annual policy - This is a policy that is renewed annually. The cover level and cover for year are typically the same as the previous year.

Premiums - Premiums are the amounts paid by the insured to the insurer. **No cover exists where premiums have not been paid by the due date.** Where premiums are not paid for a period of 2 months, the policy will be cancelled and the retroactive cover will be lost.

Renewal Process

- 1. The insured must provide a copy of the previous year's policy to the insurer.
- 2. The insurer will review the policy and determine if it should be renewed.
- 3. If the policy is renewed, the insured must pay the premium by the due date.
- 4. If the premium is not paid by the due date, the policy will be cancelled and the retroactive cover will be lost.
- 5. The insured must provide a copy of the previous year's policy to the insurer.
- 6. The insurer will review the policy and determine if it should be renewed.
- 7. If the policy is renewed, the insured must pay the premium by the due date.
- 8. If the premium is not paid by the due date, the policy will be cancelled and the retroactive cover will be lost.

Is there anything that the broker / FSP warrant under the policy or are there conditions that apply?

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How do you institute a claim or report an incident?

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What do I have to do next?

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I have submitted all the detail? What will happen now?

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When you file a claim, you will need to provide information about the loss. This includes the date and time of the loss, the location of the loss, and the amount of the loss. You will also need to provide information about the cause of the loss.

The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss. This is the replacement cost of the property minus depreciation.

What is a proper claim?

A proper claim is one that is filed in a timely manner and provides all the information needed to investigate the loss.

When you file a claim, you will need to provide information about the loss. This includes the date and time of the loss, the location of the loss, and the amount of the loss. You will also need to provide information about the cause of the loss.

The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss.

- The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss.
- An agreement of loss will be sent to you. This is the settlement offer less the deductible applicable on the policy.
- Once accepted by you, signed and returned, payment will be made into your bank account.
- You now will need to settle the full amount of the claim.

The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss.

What happens if I am not covered?

If you are not covered by your policy, you will need to pay for the loss out of pocket. You may be able to recover some of the loss through other means, such as a lawsuit.

The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss.

What will the process be to make this decision?

The amount of the claim will be assessed based on the actual cash value of the property at the time of the loss.

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- The following table provides a summary of the company's operations in South Africa:

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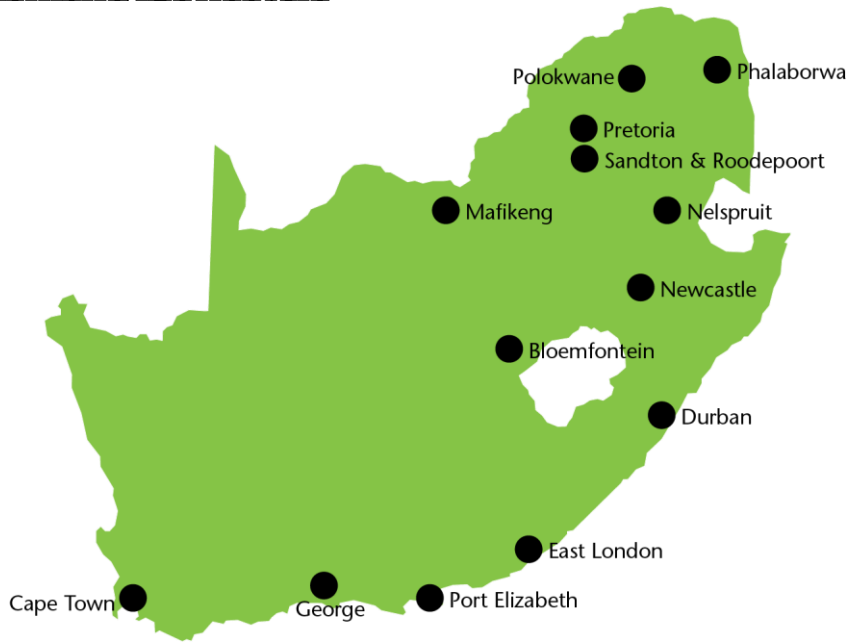
Corporate Information

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The Aon Group

The Aon Group is a leading provider of risk management solutions, including insurance, reinsurance, and risk consulting services. The group operates in over 120 countries and has a global presence of approximately 50,000 employees. Aon's services are designed to help clients manage their risk exposure and optimize their risk management strategies.

Aon has been named repeatedly as the world's best broker, best insurance intermediary, best reinsurance broker, and best risk consulting firm. For more information, please visit www.aon.com or contact your local Aon office. You can also visit www.aon.com/manchesterunited to learn about Aon's global presence.

Key Achievements

Aon has achieved several key milestones in 2014, including being named the world's best broker for the 12th year, best insurance intermediary for the 10th year, best reinsurance broker for the 10th year, and best risk consulting firm for the 10th year.

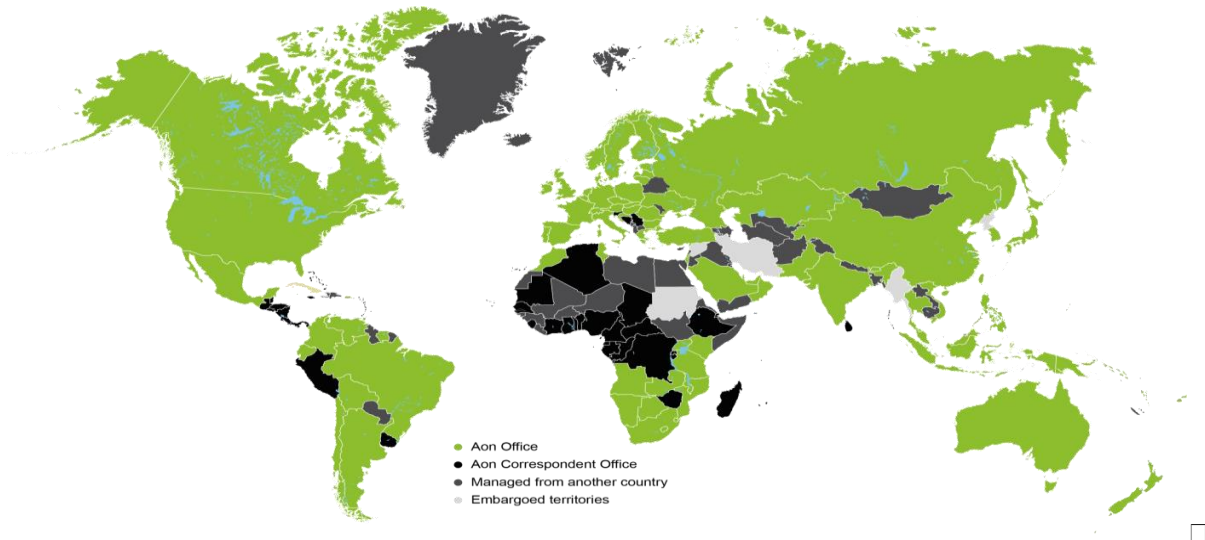
- No. 1 in the world for the 12th year
- No. 1 in the world for the 10th year
- No. 1 in the world for the 10th year
- No. 1 in the world for the 10th year
- No. 2 in the world for the 10th year
- No. 3 in the world for the 10th year

Global Presence

Aon is a global organization with a presence in over 120 countries. The company has a workforce of approximately 50,000 employees and a revenue of USD 11.6B. Aon's global presence is a testament to its commitment to providing world-class risk management solutions to clients across all major markets.

Global Office Network

Aon's global office network is a key strength of the company, enabling it to provide localized risk management solutions to clients in over 120 countries. The network includes Aon Offices, Aon Correspondent Offices, and offices managed from other countries.



Aon plc results can be accessed on the global website www.aon.com

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Directors and Officers

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Director's name, position, and contact information. If the director is a company, provide the company name and address.

Financial Service Provider's information (Company name and registration details)

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Business name [Company Name] [Company Address] [Company Phone] [Company Email]

Trade name [Trade Name] [Trade Address]

Registration number 12345678901234

Financial Services Provider no. 234567

Categories of financial services for which we are licensed to provide advice and intermediary services

Category 1

- Life insurance, including term life insurance, whole life insurance, and universal life insurance.
- Accident and sickness insurance, including critical illness cover, cancer cover, and permanent total disability cover.
- Health insurance, including private medical cover, hospital cover, and dental cover.
- Personal accident and health insurance, including personal accident cover, personal health cover, and personal disability cover.
- Travel insurance, including travel medical cover, travel cancellation cover, and travel baggage cover.
- Motor insurance, including motor third party liability cover, motor fire and theft cover, and motor comprehensive cover.
- Marine insurance, including marine cargo cover, marine hull cover, and marine liability cover.
- Aviation insurance, including aviation liability cover, aviation hull cover, and aviation cargo cover.
- Reinsurance, including reinsurance cover for life, health, and motor insurance.
- Other insurance services, including fire and theft cover, burglary cover, and liability cover.

Category 4

- [Category 4 description]

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Financial Service Provider's information (Continued)

Compliance and Complaints Officer

Customer satisfaction is vital to us and we'd appreciate it if you would please refer initial problems (if any) to our satisfaction please don't hesitate to contact our

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Representation

intentional misconduct by us, Aon's liability to you for any and all damages, costs, and expenses (including but not limited to attorneys' fees), whether based on contract, delict (including negligence), or other

More information can be found on Aon's website, [Aon's website](#)

Financial Service Provider Representative's information

Representative Name	Address	Phone Number	Relocation
		11 44	3 2

Representation

Representation

Financial Service Provider Representative's information (Cont'd)

Representation

Representation

Insurers

Commercial Technology Errors and Omissions and Cyber Liability Insurance (as evidenced by contract B038518CIG053/18)

Lloyd's Syndicate 2987 (Brit) for 50%

Lloyd's Syndicate 2015 (Channel) for 0%

Several Liability Clause

The liability of an insurer under this contract is several and not joint with any other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where circumstances so require this should be read as a reference to contracts in the plural.

Risk Management Services

In line with Camargue's M³ philosophy of managing, mitigating and migrating critical business risks, in addition to the insurance coverage provided under this product you also have access to various risk management services. To find out more please contact your broker and click on the following link: <https://camargue.insure/RM>

Warranty

The Insured warrants that, prior to the inception or renewal date of the policy, no claims have been made or intimated, nor have any facts, events or circumstances occurred which may give rise to a claim under the policy for which application has been made or for which renewal is sought. The Insured acknowledges that this information is material to the assessment of the risk by the Insurer.

Privacy Statement

I/We consent to Camargue Underwriting Managers processing my/our personal information as per the **Privacy Statement** which may be accessed here <https://www.camargueum.co.za/legal>

THE POWER OF KNOWLEDGE

IMPORTANT INFORMATION FOR ALL OUR CLIENTS

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

Conflict of interest

We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial services to you. In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below.

A full copy of our overall conflict of interest management policy can be obtained from our website (www.camargueum.co.za) or from our offices upon request to compliance@camargueum.co.za.

About ourselves, your Underwriting Manager

Company Name:	Camargue Underwriting Managers (Pty) Ltd (Reg No. 2000/028098/07)		
Physical Address:	Camargue House, 33 Glenhove Road, Melrose Estate, Johannesburg 2196		
Postal Address:	Postnet Suite 250, Private Bag X4, Bedfordview 2008		
Telephone No:	011 778 9140	Fax No:	011 778 9199
Website & e-mail:	www.camargueum.co.za / camargue@camargueum.co.za		
Our Compliance Officer:	Associated Compliance (Pty) Ltd Tel: 011 678 2533 e-mail: info@associatedcompliance.co.za		
Our licence to operate as a Financial Services Provider:	Licence No: 6344 Category 1.2 Short Term Insurance Personal Lines Category 1.6 Short Term Insurance Commercial Lines Licenced for intermediary services.		
Staff requirements:	We undertake to ensure that all staff delivering a financial service on behalf of our insurers which we represent are all authorised representatives, who meet all the required honesty, integrity and educational standards, and that we check these on at least an annual basis.		
We have the following insurance coverage in place:	Professional Indemnity Insurer: Lloyd's of London Fidelity Guarantee Insurer: Lloyd's of London		

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Camargue

Specialised Liability Management

Our mandate:	We are appointed by Bryte Insurance Company Limited, Compass Insurance Company Limited and Lloyd's Underwriters to manage a specific type of product on their behalf and have written mandates evidencing this. We make every effort to ensure that at all times we act in your best interests and in no way allow our own interests, potential or actual, to influence our objective performance and the delivery of unbiased and fair financial services to you. In furtherance of this objective we want to ensure you fully understand the various interests we have, be they Ownership, Financial or Relationships with third parties. There are a number of entities with whom we can have a relationship of this nature and a summary of these is provided below.
How we are paid for our services:	We are paid a fee by insurers for managing your policy on their behalf. In addition we have a vested interest in this transaction by virtue of a profit share agreement between ourselves and insurers.
Immaterial financial interest:	It is generally accepted practice within our industry that 'entertainment' and 'gifts and other incentives', collectively referred to as an immaterial financial interest in the Conflict of Interest Regulations, are often provided by the product provider to the financial services provider (broker) and vice versa, and potentially from and to other financial service providers. The Rand value of such interests is limited by legislation, per calendar year, to R1,000 in respect of any one individual be they the provider of or beneficiary of such immaterial financial interest. Such limitations are dealt with and managed by our management policy.

About your Product Suppliers / Insurers

Name:	Certain Underwriters at Lloyd's
Address:	Lloyd's South Africa (Pty) Ltd, The Forum, 15th Floor, Sandton, Johannesburg. PO Box 787163 Sandton 2146.
Website:	https://www.lloyds.com/lloyds-around-the-world/africa/south-africa/contact-us
Telephone No:	011 505 0000
Fax No:	011 505 0001
Contact Person:	Adelle Budricks Adelle.Budricks@lloyds.com
Name:	Bryte Insurance Company Limited
Registration number:	1965/006764/06
FSP number:	17703
Address:	15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
Website & E-mail	http://brytesa.com
Telephone No:	011 370 9111

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Compliance Officer: Legal and Compliance Department
Tel: 011 370 9111
Fax: 011 370 9910
e-mail: fais@brytesa.com

Name: **Compass Insurance Company Limited**

Registration number: 1994/0030010/06

FSP number: 12148

Address: Compass Insurance, KPMG Wanooka Place, St Andrews Road, Parktown, Johannesburg

Website & E-mail www.compass.co.za / info@compass.co.za

Telephone No: 011 745 8333

Fax No: 011 745 8444

Compliance Officer: Adél Walker
Tel: 011 745 8333
Fax: 011 745 8444
e-mail: adel.walker@compass.co.za

General

Type of financial product: Short-Term Insurance Commercial Lines

How your insurer is paid: The premium shown on your quote, policy or renewal schedule will be paid to insurers less the intermediary commission and our management fee.

Ownership: We own no shares in any Lloyd's Underwriters, Bryte Insurance Company Limited or Compass Insurance Company Limited. Bryte Insurance Company Limited and Compass Insurance Company Limited do not own any shares in us. One of our Lloyd's Underwriters, namely Brit Insurance Holdings owns shares in us. We do not have a relationship with any other product provider that provides an ownership or financial interest.

Other FSPs: We do not have a relationship with any other FSP that provides an ownership or financial interest.

Distribution channels: We do not have a relationship with any distribution channel that provides an ownership or financial interest or support service.

Other persons: We do not have a relationship with any other person that provides an ownership or financial interest.

Premium obligation: This policy is subject to the payment of premium as indicated in the policy schedule. The premium is payable on or before the inception date or renewal date shown in the policy schedule. Failure to pay the premium by this date may result in your policy being cancelled and any claim rejected.

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Specialised Liability Management

- How to institute a claim: Inform your intermediary as soon as you become aware of a situation or event that may give rise to a claim under the policy; they will advise us, and tell you what procedure to follow.
- Complaint process:
- If you have a complaint about our service, staff or products please make use of the following contact information with full details of the problem:
Camargue Complaints
Telephone no. 011 778 9140
E-mail: complaints@camargueum.co.za
 - If you wish to lodge a complaint direct with insurers please contact:
Lloyd's South Africa (Pty) Ltd
Tel: 011 505 0000 Fax: 011 505 0001
and/or
Compass Insurance Company Limited
Tel: 011 745 8333 Fax: 011 745 8444
Postal address: PO Box 37226, Birnam Park, 2015
E-mail: info@compass.co.za
If you wish to learn more about their complaints policy and procedure, please contact Adél Walker:
Tel: 011 745 8333 Fax: 011 745 8444 E-mail: adel.walker@compass.co.za
and/or
Bryte Insurance Company Limited
Claims: 086 037 2057 or General: 086 020 2008
Postal address: PO Box 61489, Marshalltown, 2107
E-mail: claims.complaints@brytesa.com or nonclaimcomplaints@brytesa.com
If you wish to learn more about their complaints policy and procedure please visit: <http://brytesa.com/legal/complaints-management>
 - If your problem is not resolved to your satisfaction you may refer your complaint to the **Ombud for Financial Service Providers** at:
PO Box 74571, Lynwood Ridge, 0040
Telephone 0860 324766, Fax 012 348 3447
Website: www.faisombud.co.za
e-mail: info@faisombud.co.za
- Service of suit: In the event of any litigation arising out of this insurance, Lloyd's South Africa (Pty) Ltd, 15th Floor, The Forum, 2 Maude Street, Sandton, South Africa is required in terms of the Short Term Insurance Act No. 53 of 1998 to accept service of suit against Underwriters at Lloyd's.

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