

CAMARGUE PRODUCTS



Camargue

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. Telephone: 011 778 9140,
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A SINGLE SOLUTION FOR YOUR COMMERCIAL CRIME EXPOSURES

COVERAGE

- Employee Dishonesty
- Computer Fraud
- Extortion
- Fraudulent Transfer Instructions

THE NEED

Commercial Crime is estimated to cost the South African economy billions of Rands annually. Year on year statistics show an upward trend in the number of commercial crimes reported. A growing risk, never has it been more important for companies to protect themselves against direct financial loss as a result of theft and fraud.

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UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at Lloyd's

Bryte Insurance Company Limited

A Fairfax Company
Co. Reg. No. 1965/006764/06
FSP (17703)

Compass Insurance Company Limited

Co. Reg. No. 1994/003010/06
FSP (12148)



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

Camargue stands firm in the belief that traditional Fidelity Guarantee policies do not provide sufficient protection from the diverse array of risks faced by the commercial environment, which include employee fraud, embezzlement, corruption, money laundering, computer fraud and extortion. Camargue's Commercial Crime product offers a comprehensive cover solution.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced in a commercial environment.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Service:** Offered through TOKISO Dispute Settlement - this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation.
- **Fraud Risk Survey**
- **Legal Support:** Contract vetting and management.
- **Crisis Communication & PR:** Public relations support and media disaster management.
- **Cyber Vulnerability Scan:** Automated vulnerability assessment.
- **Account Verification:** Bank Account verification for large payments.





CYBER RISKS INSURANCE HAS BEEN DESIGNED TO ADDRESS THESE NEW AND UNUSUAL THREATS FACED BY ORGANISATIONS OPERATING IN A HIGH-TECH WORLD.

Please note that this document is not a substitute for the policy wording and some technical accuracy has been forfeited for that sake of easy reading.

Why has cyber risks insurance become necessary?

The incredible pace of growth in technology worldwide has produced a society which has become totally dependent on technology. This has caused a greater connectivity between people and organisations than has ever existed in human history. Unfortunately this has brought with it new risks which traditional insurance is ill-equipped to cope with. These risks include viruses, hacking attacks, liability arising out of online publishing and cyber-crime; to name but a few.

Cyber risks insurance has been designed to address these new and unusual threats faced by organisations operating in a high-tech world.

Overview of the Camargue Cyber Risks Policy

The scope of cover under the policy includes:

- ▶ Liability and own damage risks which arise out of operating a computer network.
- ▶ Liability arising from on-line publishing (such as a web site) as well as from traditional media such as brochures can also be covered.
- ▶ There is an option which provides professional indemnity cover appropriate to technology companies.
- ▶ It not only covers the Insured's liabilities to others, it also provides a form of specialised business interruption cover which covers the Insured's loss of income arising out of computer down-time. In addition, the actual cost of recovering lost data is also covered.



The cover provided by the policy is found in seven insuring agreements which are summarised in the table below. The client can select any combination of these insuring agreements.

INSURING AGREEMENT	BRIEF DESCRIPTION
1. Professional Services	Covers the Insured's liability arising out of negligence in their work.
2. Multimedia Liability	Covers the Insured's liability arising out of any physical or electronic publication.
3. Security & Privacy Liability	Covers the Insured's liability arising out of its negligence in preventing a computer security breach.
4. Data Recovery & Loss of Income	Provides a form of business interruption cover and also covers the cost of restoring the Insured's lost data.
5. Privacy Regulatory Defence & Penalties	Liability as a result of not complying with laws relating to privacy.
6. Crisis Management Costs	It mitigates the potential damage to the Insured's brand (own damage) and it also covers the Insured's liability arising out of compliance with privacy legislation.
7. Data Extortion	Covers costs which would otherwise be incurred by the Insured in preventing a loss and liability





Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced in a commercial environment.

Risk Management Services included in the Policy cover:

- ▶ **Private Arbitration Services**
Offered through TOKISO Dispute Settlement – this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation
- ▶ **Crisis Communication**
Skilled support in managing public relations crises and avoid online media disasters
- ▶ **Legal Support**
Contract vetting and assessment
- ▶ **Cyber Vulnerability Scan (CVS)**
A vulnerability scan is an inspection of the potential weaknesses in the security of a computer network. The CVS only requires the details of your externally facing internet protocol ("IP") addresses, in order to examine for known vulnerabilities. Therefore it sees only what an outside intruder would see (like your locks, alarm and motion detectors) and tests the perimeter security – with no work required by you.
Download our CVS Brochure [here](#).
- ▶ **Telephonic Services**
Legal support on most commercial legal matters



WE HAVE A HUNGER OF
THE MIND WHICH ASKS
FOR **KNOWLEDGE**

COVERAGE

INSURANCE PROTECTION FOR:

Past, present and future directors, officers, prescribed officers, and employees acting in a managerial or supervisory capacity

COVERING:

- Awards
- Legal defence costs
- Investigation costs

FOLLOWING AN ALLEGATION OF A WRONGFUL ACT, INCLUDING (BUT NOT LIMITED TO):

- Error
- Misstatement

- Act/omission
- Negligence
- Breach of duty

BROUGHT ABOUT BY:

- Stakeholders such as (but not limited to) employees, trade unions, government, creditors, competitors, and suppliers
- Any other affected party

THE POLICY ALSO COVERS THE COMPANY:

- When it indemnifies a Director or Officer
- For securities litigation

THE NEED

King III and The Companies Act No. 71 of 2008 renders Directors' and Officers' Liability Insurance crucial for all companies regardless of size or incorporation. Directors and Officers now find themselves in a far more onerous position than ever before, with legislation holding them more accountable for any wrongful act or negligent actions, as well as breaches of their fiduciary duties.

Moving South Africa in line with international trends of Alternate Dispute Resolution (ADR), the King III Report recommends that ADR clauses be included in all business contracts. It suggests that mediation should be used as a management tool and as a dispute resolution instrument that allows for efficient, cost-effective and private settlements. The Camargue D&O product comes with the

use of dispute resolution services. A director would have already covered that aspect of his/her duty toward the company by purchasing the insurance policy.

The Companies Act No. 71 of 2008 also changes the business landscape substantially, as far as the incorporation, administration and management of companies is concerned. Ushering in a new era of uncharted territory for Directors and Officers in South Africa, no person should consider taking up a position as a Director before ensuring that there is a Directors' and Officers' Liability insurance policy in place. When a board of directors is assembled, it is best to have a Directors' and Officers' Liability policy in place to manage the risk exposure faced by these directors.

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THE SOLUTION

D&O Liability Insurance provides financial protection for the Directors and Officers of a company in the event they are faced with a legal suit pertaining to the failure to perform duties as they relate to the company. Since a Director can be held personally responsible for acts of the company, most Directors and Officers will demand to be protected rather than put their personal assets at stake. Fortunately the enormous responsibilities facing business leadership need not go unprotected: Section 78 (3) of the new Companies Act allows for the indemnification of Directors and the purchase of D&O liability insurance. Think of Directors' and Officers' Insurance as a management Errors and Omissions policy.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a wellrounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Services:** Offered through TOKISO Dispute Settlement – this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation
- **Crisis Communication:** Skilled support in managing public relations crises and avoid online media disasters
- **Cyber Vulnerability Scan (CVS):** A vulnerability scan is an inspection of the potential weaknesses in the security of a computer network. The CVS only requires the details of your externally facing internet protocol ("IP") addresses, in order to examine for known vulnerabilities. Therefore it sees only what an outside intruder would see (like your locks, alarm and motion detectors) and tests the perimeter security – with no work required by you. Download our CVS Brochure [here](#).
- **Corporate governance surveys**
- **Membership:** Sponsored membership with the Institute of Directors South Africa (IoDSA) for 5 executive board members
- **Training:** Sponsored training courses: being a Director 1 & 2



WE HAVE A HUNGER OF THE MIND WHICH ASKS FOR KNOWLEDGE

COVERAGE

INSURANCE PROTECTION FOR EMPLOYERS COVERING:

- Legal fees
- Damages
- Awards
- Settlements

FOLLOWING AN ALLEGATION OF:

- Unfair dismissal
- Sexual harassment
- Discrimination
- Failure to employ

BROUGHT ABOUT AT:

- The CCMA
- Bargaining Council
- Labour Court
- Arbitration Proceeding

Employment Practices Liability (EPL) Insurance provides protection for an employer against allegations made by current employees, former employees, or job applicants. It covers discrimination (age, sex, race, disability, etc.), wrongful termination of employment, sexual harassment, and other employment-related allegations against the company, including its Directors and Officers.

Employers who have EPL cover under Directors' and Officers' Liability Insurance (D&O) policies should be warned that D&O policies generally cover directors and not the company. Virtually all labour cases are brought against the company as such EPL cover under a D&O policy may be more restrictive.

THE NEED

In today's increasingly litigious business environment, employing staff is inherent with legal exposures and employers need cover against allegations of unfair labour practices. According to the Labour Relations Act, employers can be taken to the CCMA, Bargaining Council or Labour Court for various labour practices. Frighteningly, courts may award as much as 24 months' salary to the aggrieved employee.

Profit companies (public and private) and non-profit companies are therefore all at risk of being sued by current, past and potential employees, and even the most efficient HR departments may fall victim to inconsistent decision making at the dispute resolution forums. Defending a wrongful termination or discrimination claim – whether innocent or guilty, or even if the claim is groundless or frivolous – can be expensive. The potential exposure for any award threatens a company's financial resources and a company's reputation can also be called into question. The reality is: any company that has employees needs EPL cover.

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THE SOLUTION

In response to the escalation in employment-related litigation and the inherent financial risk to businesses, Camargue's EPL provides comprehensive coverage for employment-related claims. Camargue's approach to EPL is not only to provide an insurance safety net against labour disputes, but also to provide clients with tools that can both simplify the labour arena, as well as minimise the risks that South African employers face. Statistically the risk of CCMA action is twice as high as the possibility of a road accident and the EPL premium is substantially less than that of a motor fleet policy. A business owner needs to be protected from meritless claims brought by disgruntled employees and EPL coverage can serve as a last line of defence.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Services:** Offered through TOKISO Dispute Settlement – this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation
- **Crisis Communication:** Skilled support in managing public relations crises and avoid online media disasters
- **Telephonic Services:** Access to labour law advice
- **Cyber Vulnerability Scan (CVS):** A vulnerability scan is an inspection of the potential weaknesses in the security of a computer network. The CVS only requires the details of your externally facing internet protocol ("IP") addresses, in order to examine for known vulnerabilities. Therefore it sees only what an outside intruder would see (like your locks, alarm and motion detectors) and tests the perimeter security – with no work required by you. Download our CVS Brochure [here](#).
- **All policyholders become members of an employer's organisation, facilitating rights to representation at the CCMA**
- **Policyholders receive subsidised chairing of disciplinary hearings and other industrial relation matters**



KNOWLEDGE OF WHAT IS POSSIBLE IS THE BEGINNING OF HAPPINESS

– GEORGE SANTAYAN

COVERAGE

FINANCIAL INSTITUTIONS BOND

This policy wording, historically known as Bankers Blanket Bond coverage, is tailor-made to suit the requirements of financial institutions:

- **Bankers Blanket Bond** provides indemnity against financial loss which may occur during the course of normal trading operations
- **Electronic and Computer Crime** covers financial losses sustained by the insured which result from electronic and computer crime risks perpetrated by third parties
- **Professional Indemnity indemnifies** indemnifies the insured against legal liability to third-parties for financial loss caused by a negligent act, error or omission, committed in the course of providing financial services. Depending on the nature of the insured's business activities, and FSCA insurance regulations, the insured may opt to purchase standalone Professional Indemnity or Fidelity Guarantee cover only

DIRECTORS & OFFICERS

Cover is provided for:

- **Any wrongful act** including actual or alleged breach of contract, breach of duty, trust, act, error, negligence, omission, misstatement, misleading statement, breach of warranty or authority
- **Cover for the company** where the company reimburses the directors and officers
- **Securities claims** which can have a significant effect on the bottom-line of the company, particularly publicly traded companies

INVESTMENT MANAGERS INSURANCE (IMI)

Investment Managers Insurance is a comprehensive product catering for Investment / Asset Managers, Section 12Js, Hedge Funds as well as Collective Investment Schemes. This tailor-made cover incorporates crime, professional indemnity as well as directors & officers cover and can cover the fund manager and the fund itself.

The Camargue IMI Policy has four insuring clauses, which provides cover in respect of the following:

- **Investment Manager Professional Civil Liability Insurance** covers loss resulting from any claim made against the insured provided such claim arises out of the provision of investment management services
- **Investment Manager Directors' & Officers' Liability and Reimbursement Insurance** covers loss incurred by an insured person or the company by way of reimbursement, resulting from any claim made during the period of Insurance
- **Fund Directors' & Officers' Liability and Reimbursement Insurance** covers loss incurred by an insured person or the fund by way of reimbursement resulting from any claim made during the period of insurance
- **Fund Professional Civil Liability Insurance** covers loss resulting from any claim made against the fund provided that such claim arises out of the provision by or on behalf of the fund of the investment management services
- **Investment Manager and Fund Crime Insurance** covers loss which is directly caused by an internal wrongful act or an external wrongful act



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE NEED

The introduction of stringent corporate governance requirements stipulated in the new Companies Act and King III report, and increased consumer awareness due to the Consumer Protection Act, have highlighted the need for financial institution insurance that is backed by strong and stable security, to manage and mitigate a multitude of risk exposures on a daily basis.

THE SOLUTION

Risk management is essential to the survival of financial institutions and entails the mitigation thereof through the implementation of risk controls and the purchase of Camargue's Financial Institution Liability insurance. Although most financial institutions purchase this type of coverage, there are many which, due to their size and activities, do not feel they have exposure to such potentially severe losses and purchase only the minimum cover prescribed by the Financial Services Board.

VALUE-ADDED SERVICES

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RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- Contract vetting and assessment with a particular focus on the CPA
- CPA Workshops for sales and customer service staff
- A commercial law help-line dedicated to CPA and other spheres of litigation
- A comprehensive industry specific CPA website
- **Private Arbitration Service:**
Offered through TOKISO Dispute Settlement - this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation.
- **Optional Governance Audits:**
A service offered through Corporate Governance Accreditation (Pty) Limited, to identify potential problems.
- **IOD Membership:**
To assist Executive Directors in keeping abreast with the developments in the corporate governance arena, sponsored affiliate membership of the Institute of Directors is offered to the insured.
- **Bank account verification for large payments**
- **Crisis communication:**
Skilled support in managing public relations crises and avoiding online media disasters.
- **Telephonic Services:**
Legal support on most commercial legal matters. A service offered through Legalex.
- **Cyber Vulnerability Scan (CVS):**
Automated vulnerability assessment performed by Cyber Safe Consultants.

Please refer to the **Risk Management Brochure** for more information.



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IS THE BEGINNING OF HAPPINESS

– GEORGE SANTAYAN

COVERAGE

- Public liability on a broad-form, non-accidental basis
- Products liability, including defective workmanship and damage arising out of faulty design
- Negligent advice, including poor sales advice or training
- A range of specialist covers, including products inefficacy, errors and omissions, pure economic loss, advertising and copyright infringement
- Statutory defence costs – legal defence costs for a criminal action brought against the Insured (such as for an alleged contravention of the CPA)
- Industry specific covers, such as custody & control, and warehousemen's, carriers' and contractor's liability

THE NEED

In the ordinary course of business, a company could cause damage to the property of others, or even injure people. As a result, the company may become legally liable to subcontractors, customers, suppliers and visitors – to name just a few.

Even though the company should do everything it reasonably can to prevent liability, it is simply not practical for a business to anticipate and prevent every possibility.

If the company is at fault, it may be sued for damages.

Our once conservative courts have demonstrated that large awards against businesses found to have caused third-party injury or damage are now the order of the day. Legislation such as the CPA has undoubtedly increased the awareness of the rights of consumers and has also given the average South African greater access to inexpensive dispute resolution mechanisms.

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THE SOLUTION

The Camargue General Liability policies have been designed to pay for third party damages - even if the matter is settled out of court. The policies would also cover legal costs incurred in defending the matter. The Camargue General Liability product (CGL) automatically covers a wide range of liability exposures that are sometimes only included as optional extras in other policies.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Supplementing the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Cyber Vulnerability Scan (CVS):** This service scans the Insured's network for security vulnerabilities. As the CVS scans those parts of the network accessible to hackers, no further information regarding the network would need to be supplied
- **Private Arbitration:** Alternative options to costly litigation in commercial and employment disputes
- **Crisis Communication & PR:** Public relations support on media disaster management
- **Emergency:** Medical emergency evacuation for visitors, search and rescue, repatriation, and medical expenses
- **Legal Support:** Contract vetting and management
- **Surveys:** General risk surveys, health and safety, environmental and agricultural assessment
- **Telephonic Services:** Legal support on most commercial legal matters





IN TODAY'S WORLD, THE SECURITY THREATS WHICH ARE FACED BY INDIVIDUALS AND COMPANIES HAVE BECOME INCREASINGLY MORE UNPREDICTABLE.

THE CAMARGUE KIDNAP & RANSOM PRODUCT IS INTENDED TO COVER SOME OF THESE EVER-EVOLVING THREATS.

Kidnap & Ransom Insurance is a reimbursement policy which pays out to the Insured once the ransom has already been paid. The main insured events are kidnap, detention, extortion, product extortion, disappearance, hostage crisis, threat response and hijack. Other covers such as political evacuation and repatriation, loss of earnings, child abduction and product extortion recall can be purchased at an additional premium. The policy can be purchased for as long as the client wants to be covered whether it's a one-day trip or full annual policy.

This particular product is available to a range of potential insured parties. From large multinational corporations to private individuals looking to cover themselves or their families.



Coverage

- **Ransom:** Reimbursement of ransom payment made Cover applies following: Kidnap, Cyber Extortion, Extortion, Hijack, Hostage Crisis and Product Extortion.
- **Ransom in transit:** Pays to replace the ransom if confiscated, destroyed or stolen whilst on route to be delivered.
- **Response consultants:** Fees and expenses Unlimited fees of the response company Cover applies following: All Insured Events.
- **Additional expenses:** Cover for additional expenses incurred which include: Travel / accommodation, loss of salary, replacement staff costs legal advice, medical costs, plastic surgery, rewards, cost of borrowing, temporary security and much more.

Cover applies following various items: Each additional expense item listed stipulates which events it applies to.

Cyber Extortion Restoration costs: Specific cover for Cyber Extortion restoration costs is included in the Corporate Protection wording.

- **Legal liability:** For a suit brought against you by a covered person. Cost of defence, damages, customary expenses and costs levied against you.

In respect of: Kidnap, Detention, Extortion, Hostage Crisis, Hijack and Products Extortion.

- **Personal Accident:** For death or serious injury (arising from an insured event). Cover applies following: Kidnap, Cyber Extortion, Detention, Extortion, Hijack, Hostage Crisis and Product Extortion.

Policy Triggers

- **Kidnap** (including virtual kidnap): Taking and holding of covered people (or allegedly taking and holding) and demanding a ransom for their release.
- **Cyber extortion:** Is a threat to do the following (by people who demand a ransom as a condition of not carrying out the threat). The threats are as follows:
 - cause damage to or loss of **electronic property** or **electronic data** including the modification of data or denial of access to computer or network services; or
 - disclose, disseminate or utilise electronically held **propriety information** including personal, private or confidential information on or about **You** or a **covered person**; or
 - introduce a **computer virus**; or
 - not provide the means to deactivate, decrypt, or remove a **computer virus**

- **Extortion:** Is a threat to do the following (by people who demand a ransom as a condition of not carrying out the threat)
 - to kill, injure, or abduct a covered person
 - to cause damage to, or loss of your property
 - to disclose, disseminate or use your propriety information (excludes cyber extortion as this is covered separately)
- **Products extortion:** A threat against you or a threat to publicise that your products have been contaminated, polluted or rendered substandard by people who demand a ransom of not carrying out the threats or providing you with information about your affected products.
- **Detention:** Holding under duress covered person(s) without a ransom being demanded. This can be by government officials or criminals.
- **Disappearance:** Mysterious disappearance of a covered person(s).
- **Hijack:** Unlawful and intentional holding under duress covered person(s) whilst they are on a plane, boat, train, vehicle including public transport.
- **Hostage crisis:** Unlawful and intentional holding of a covered person(s) and held as security whilst demanding something from another party.
- **Threat (Response):** The making of unlawful and intentional threats by person or group against you (without a demand for ransom) to:
 - Inflict harm, take captive, abduct or detain to a covered person
 - Damage, destroy or contaminate your property or electronic property
 - Reveal confidential information
 - Imply that a covered person, your property, electronic property may be at risk

Key Exclusions

- **Off premises robbery:**
 - The surrender of a Ransom in any face to face encounter
 - This exclusion does not apply to a Hostage crisis
- **On premises robbery:**
 - The surrender of a Ransom at the Kidnap or Hijack location
 - The surrender of a Ransom at the location where Cyber extortion or Extortion or Products extortion demand is first made
 - This exclusion does not apply to a Hostage crisis
- **Fraud**
- **Criminal acts:** A criminal act by you, your directors or officers which would be a criminal offence if committed by the same party in the country where its headquarters are located or of which a Covered person is a national.



- **For detention only:**
 - Detention which is for a period of less than 4 (four) consecutive hours
 - Any act or alleged act by You or a Covered person which would be a criminal offence if committed by the same party in the country where its headquarters are located or of which a Covered person is a national
 - Failure of You or a Covered person properly to procure or maintain immigration, work, residence, travel or similar visas, permit or other documentation
- **Hijack:** A hijack lasting less than 3 hours.
- **Hostage crisis:** A hostage crisis lasting less than 60 minutes.
- **Legal advice:** Legal advice that has been obtained without insurers knowledge and/or approval (such approval, where asked for, shall not be unreasonably withheld).
- **Mysterious disappearance:** A disappearance where last contacts was less than 36 hours ago (i.e. 36 hours franchise).
- **Products recall:** Business interruption losses not covered.

Crisis Response Partner

[SCHILLINGS]

Camargue retains exclusively **Schillings** to act for insureds during an insured event. Schillings is the only crisis response business in the world to deploy - under one roof – crisis response consultants, intelligence experts, investigators, cyber specialists, risk consultants, lawyers and top people from the military, banking and government.

This exclusive partnership between **Brit** and **Schillings** to create a comprehensive kidnap for ransom offering will help our insureds navigate this ever changing risk environment and protect people, assets and reputations.

THE SCHILLINGS RESPONSE

A new breed of crisis response company

In today's world there is an ever-growing need for additional skills to effectively manage a crisis situation. The need for legal support and advice, intelligence, investigative services and cyber expertise is now more relevant than ever. For many other companies they must seek out this expertise externally. Not with Schillings - the expertise is in house and works in unison, rather than in sequence, when a crisis occurs.

Highly experienced Crisis Response team:

A highly experienced response team, with over 35 years of case histories to draw from.

Ethical, principled and regulated:

Schillings International LLP is regulated by the Solicitor's Regulation Authority (SRA). The firm adheres to the guiding principles and code of conduct and Ethics set out by the SRA, utilising evidential standards. The same principles are applied to our crisis response.

Supporting clients through a crisis whilst managing reputational risk:

Specialists in dealing with reputational risks faced by companies and individuals.

The Schillings global network:

We are able to respond rapidly to issues and crises courtesy of our global connections. Wherever in the world a crisis may emanate, our clients will have access to the best regional talent on the ground in the fields of security, reputation, law, intelligence, investigations, cybersecurity, communications and academia.



Camargue policyholders will have access to the following complimentary services:

- A phone call (or meeting where possible) with one of the Schillings Critical Risk team members to discuss the geographical risk profile of your organisation.
 - This may include specific hostile regions or issues associated with the locations in which your business operates, and which may impact operations or the activities of individuals operating on your behalf.
- A further discussion regarding the subvention services available to you through your policy, which may mitigate the risk

• **Access to the Schillings Critical Risk online platform:**

- This provides analysis, strategic forecasting and risk mitigation advice to those affected by security, travel and political risk issues around the world. The platform also includes geo-location information relating to incidents of concern in many of the world's most hostile environments in near real-time.
- Policyholders are also encouraged to sign up to the Schillings' 'Critical Risk Brief', which is published every other month, and considers critical incidents and trends occurring around the world.

If you have any questions or would like more information on how to access the critical risk platform or the Critical Risk Brief, please feel free to contact Schillings at info@schillingscriticalrisk.com.



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. Telephone: 011 778 9140, E-mail: camargue@camargueum.co.za, Website: www.camargueum.co.za.

UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**





LEGAL EXPENSES INSURANCE OVERVIEW

This policy covers the legal costs of pursuing or defending certain classes of legal action where the Insured has a reasonable prospect of success.

It is not a substitute for liability insurance policies but complements them by providing additional cover, such as legal pursuit costs. Legal pursuit costs cover the cost of legally enforcing the Insured's rights against those who have harmed the Insured. A legal advice service is also automatically included.

INDEMNITY OPTIONS

Two indemnity options are available.

1. R1 000 000 any one claim with an annual aggregate of R2 500 000
2. R2 000 000 any one claim with an annual aggregate of R5 000 000

Please note that this document is a simplified summary for the sake of easy reading.

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SUMMARY OF THE COVER PROVIDED

The cover provided by the policy is found in eight sections:

WHAT IS COVERED	SIGNIFICANT EXCLUSIONS
1. Criminal defence for the Insured	<ul style="list-style-type: none"> - Use or ownership of vehicles, aircraft or watercraft - Allegations of murder or culpable homicide - Offences against the person including offences of a sexual nature - Drugs, alcohol, indecent or obscene materials - Immigration - Income Tax - Deliberate wrongdoing including fraudulent or dishonest acts
2. Criminal defence for the employees	<ul style="list-style-type: none"> - As per exclusions reflected above - Cover is limited to wrongdoing in the course of their employment
3. Pursuing others for physically damaging the Insured's business premises or owned goods	<ul style="list-style-type: none"> - The goods are limited to those at the Insured's business premises, or elsewhere for the purposes of installation - Goods in Transit - Contractual Disputes - Goods hired from or lent to third parties
4. Tenancy disputes for both defence and pursuit in terms of breach of lease or tenancy agreement between the Insured and their landlord or tenant	<ul style="list-style-type: none"> - Non-payment of rent - Disagreements over renewal of the lease
5. Statutory Licence Protection – appeals against the suspension, revocation, alteration on terms or refusal to renew a Statutory Licence	<ul style="list-style-type: none"> - New licence application - Vehicles - Alterations of terms or refusal to renew caused by a change in legislation - Licence applications where the Insured has had previous disputes on that licence prior to the inception of this Policy
6. Defence at an inquiry	<ul style="list-style-type: none"> - Routine supervision by a professional, statutory or official body - Investigation of industry-wide violations
7. Injury to employees	<ul style="list-style-type: none"> - Cover is limited to losses where someone other than the Insured is being sued
8. Contractual disputes between the Insured and their customer	<ul style="list-style-type: none"> - Recovery of undisputed debt - Contracts related to vehicles - Licensing and property rental disputes - Employment contracts - Fixed property - Construction contracts - Computer software - Subject to a 90-day waiting period

[Click here](#) to find out more or contact us at camargue@camargueum.co.za.



KNOWLEDGE OF WHAT IS POSSIBLE
IS THE BEGINNING OF HAPPINESS

– GEORGE SANTAYAN

COVERAGE

Camargue's Medical Establishments policy provides comprehensive cover in respect of:

- Medical Malpractice
- Public Liability
- Products Liability
- Professional Indemnity

Cover for Medical Practitioners is provided under:

- Medical Malpractice
- Professional Indemnity

THE NEED

Given the nature of the procedures performed by medical professionals, and the multitude of scenarios where negligence or an accident may occur, it is essential that individuals working in the medical industry have insurance should anything go wrong as a result of their actual or perceived negligence or malpractice.

As South Africans become an increasingly more litigious society, so medical practitioners, and establishments performing medical procedures, will provide a more active source of litigation to the legal profession. This trend is compounded by the high earnings potential of such claims for lawyers. The result is that the number of medical malpractice claims, in excess of R5m,

has rocketed by 900% over the past decade. The new Consumer Protection Act (CPA), which came into force on 01 April 2011, only further exacerbates medical professionals' exposure due to the stringent requirements of the Act, as well as heightened consumer awareness.

Medical practitioners are exposed to liability in two ways:

- 1 – Practitioners may be indirectly liable where an employee acting within the scope of their employment, negligently causes harm
- 2 – Direct liability occurs if the practitioner's negligence causes a patient to suffer damages



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

All medical practitioners, without exception, including physiotherapists, homeopaths, beauty aestheticians, nursing homes, elderly care facilities and other health care professionals, should have the protection of medical malpractice insurance. Patients, and their attorneys, have no compunction about holding medical caregivers answerable; with this mandatory insurance, these professionals can limit their exposure thereto. Camargue provides Medical Malpractice insurance for establishments and practitioners:

- **Medical Malpractice:** Indemnifies the Insured for bodily or mental injury, illness, disease, or death of any patient or person caused, or alleged, by malpractice of the Insured.
- **Public Liability:** Indemnifies the Insured for bodily injury and/or damages to third parties as a result of, or allegedly caused by, the Insured. Cover includes an extension for wrongful arrest, including assault in connection therewith and wrongful dismissal of an employee, however, this is subject to a specific sub-limit.
- **Products Liability:** Indemnifies the Insured for injury and/or damages to any patients or third party arising from the nature or condition of any product.
- **Professional Indemnity:** Indemnifies the Insured for any breach of professional duty, any breach of implied warranty of authority or of trust committed in good faith, defamation and/or injuria, infringement of copyright, and the destruction of, damage to, or loss of any documents entrusted to the Insured.

VALUE-ADDED SERVICES

Camargue's unique M3 approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go beyond simple insurance. The overall result is a well rounded and complete solution to the risks faced by the medical industry.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration:** Alternative options to costly litigation in commercial and employment disputes
- **Crisis Communication & PR:** Public relations support and media disaster management
- **Cyber Vulnerability Scan (CVS):** Automated vulnerability assessment
- **Legal support:** Contract vetting and assessment
- **Telephonic services:** Legal support on most commercial matters
- **Risk Management Resource Centre:** An online portal with access to numerous documents to assist in the management of risk in the healthcare setting: [Click here](#) to find out more

Please refer to the **Risk Management Brochure** for more information.



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COVERAGE

THE FUND IS COVERED AGAINST:

- Errors and omissions
- Theft and fraud
- Third party computer crime

TRUSTEES AND PRINCIPAL OFFICERS RECEIVE:

- Professional Indemnity cover

ADDITIONAL COVERAGE

- Claims preparation costs
- Costs for recovering losses that exceed the limit of indemnity
- Costs for reinstating office records
- One free reinstatement

THE NEED

A multi-billion Rand industry, in South Africa there are up to 3,500 registered funds with over 11,000,000 members and investments exceeding R2 trillion. Responsible for billions of Rands and effectively people's lives, it's for good reason that the Pension Funds Act places onerous responsibilities on trustees, and they may be held personally liable if their fund suffers a loss as a result of their own actions or failure to act. Effectively this puts a trustee's entire personal estate at risk and if a judgement goes against them, they could forfeit all their attachable assets.

All too often however, the appointed board of trustees does not have the knowledge and expertise to handle the various complexities of the pension fund and third-party service providers are instated to carry out the business of the fund. Not a fail-safe approach to Pension Fund management, losses may be caused by the appointed third-party making it especially important for trustees to ensure that providers possess adequate Professional Indemnity and Fidelity Guarantee cover, and do not limit their liability in service level agreements.

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UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at Lloyd's

Bryte Insurance Company Limited

A Fairfax Company
Co. Reg. No. 1965/006764/06
FSP (17703)

Compass Insurance Company Limited

Co. Reg. No. 1994/003010/06
FSP (12148)



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

Pension funds, as well as their trustees, need coverage and Camargue's Pension Fund Trustees Liability insurance protects the fund against loss resulting from fraud and dishonesty by an officer or trustee; negligence by an officer or trustee and computer crime committed by a third-party. A Professional Indemnity policy, the trustees are also protected in their personal capacity.

Protecting the long-term security of accrued benefits for the pension fund is the responsibility of the trustees. The trustees are duty bound to ensure that members' pension obligations continue to be suitably funded and secured. Pension Fund Trustees Liability insurance safeguards this obligation.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Private Arbitration Services**
Offered through TOKISO Dispute Settlement – this service works towards fast, equitable resolution of disputes between the insured and their clients. As far as possible court proceedings are avoided saving time, money and more importantly reputation
- **Crisis Communication**
Skilled support in managing public relations crises and avoid online media disasters
- **Training**
Trustee and principal officer education
- **Account Verification for large payments**
- **Corporate governance surveys**
- **Once complimentary response to a Pension Fund Adjudicator complaint per period**
- **High-level analysis of pension fund to highlight areas of potential risk**
- **High-level analysis of pension fund service level agreements to highlight areas of potential risk**
- **Cyber Vulnerability Scan (CVS)** - A vulnerability scan is an inspection of the potential weaknesses in the security of a computer network. The CVS only requires the details of your externally facing internet protocol ("IP") addresses, in order to examine for known vulnerabilities. Therefore it sees only what an outside intruder would see (like your locks, alarm and motion detectors) and tests the perimeter security – with no work required by you. Download our CVS Brochure [here](#).

Please refer to the **Risk Management Brochure** for more information.



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COVERAGE

Professional Indemnity cover provides indemnity for losses arising from:

Actual or Alleged, Negligent acts, errors and / or omissions
In the provision of professional services

- Defamation and/or injuria
- Infringement of copyright
- Destruction or loss of any documents entrusted to the professional insured
- Defence costs that may arise in the event of a third party claiming against the insured

THE NEED

In today's service-driven economy, it is crucial for professionals, and those providing specialist advice, to employ specialised knowledge, skill and care in their business dealings with their clients. These professionals must exercise a degree of care and skill which is reasonably expected of any competent practitioner in that particular profession.

If a person provides advice or a service to another and carries that work out negligently, they could be held legally liable for the consequences thereof. Liability can arise because there has been a breach of duty of care or a breach of contract. Accountants, architects, engineers, and lawyers, amongst others, include professionals who are often exposed to litigation.

Many of the suits brought against these professionals are as a result of damages sustained due to the professional's failure to perform according to the generally accepted standards in their respective fields.

Heightened consumer awareness, which is largely as a result of new legislation protecting consumers' rights, coupled with tough economic conditions, is resulting in our society gradually becoming more litigious. Even where there has been no proven error resulting in liability, a third party may initiate a suit against the professional purely as a result of the project or contract not being successful. Defending actions in court could prove to be time-consuming and expensive. In the event that the professional is found guilty, the costs related thereto, which may include reimbursement of the litigant's expenses, may be an unaffordable financial burden.

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UNDERWRITTEN BY THE LICENSED INSURERS:

Bryte Insurance Company Limited

A Fairfax Company
Co. Reg. No. 1965/006764/06
FSP (17703)



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

To err is human – everyone makes mistakes. A professional cannot ignore an accusation of negligence; the allegation must be defended or admitted. In either case, there will be cost implications. In today's litigious age where 'claim' often follows 'blame', having adequate Professional Indemnity Insurance cover which can protect the individual, and the business from the financial fallout of such claims, is imperative. There is no doubt that the quantum of court awards have risen sharply in recent years and Professional Indemnity Insurance will ease the financial burden of defending claims and damages payable in respect thereof. Camargue's Professional Indemnity insurance cover is designed to indemnify the insured professional against pecuniary losses arising out of:

- **A negligent act**
 - **Error or omission**
- } which causes loss to be suffered by his/her client or a third party

VALUE-ADDED SERVICES

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