



Business

#### Confirmation of cover

Company name	Westcam (Pty)Ltd
Attention	To Whom It May Concern
Email address	mikewestwood@gmail.com
From	S'thembile Khumalo
Telephone	08 600 70 000
Date	20 April 2023

#### Confidentiality notice

This message is only for the use of the individual or entity to which it is addressed and contains information that is privileged and confidential. If the reader of this message is not the intended addressee, or the employee or broker responsible for the delivery of the message to the intended addressee, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the address below at our cost.

To Whom It May Concern

We confirm that the following risk is insured as per the schedule of cover listed below.

#### Policy details

Policy number	OT91539971
Policy holder	Westcam (pty)ltd
Inception date	01 May 2023

### PUBLIC LIABILITY

Cover details	Sum insured	Premium
<b>Public Liability</b>	R1,000,000	Included
Retroactive date: Optional		

Additional perils	Sum insured	Premium
Additional claims preparation costs	R10,000	Included
Breakout of animals		Optional
Dispensing of incorrect fuel		Optional
Hunting liability		Optional
Legal defence costs	R1,000,000	Included
Liability - defective products	R1,000,000	Included
Liability - defective workmanship	R1,000,000	Included
Sub-Contractors Liability		Optional
Veldfires liability		Optional
Wrongful arrest and defamation	R1,000,000	Included



Clauses and extensions	Sum insured	Premium
Emergency medical expenses clause	R50,000	Included

### Annual aggregate limits

The following annual aggregate limits apply:

Annual aggregate limits	
Liability - defective products	R1,000,000
Liability - defective workmanship	R1,000,000

### First amounts payable

This is the amount you pay on each and every claim; only one excess is payable. When you claim for additional/included perils and the excess noted differs, then only the highest excess will apply.

Basic Excess	Minimum	Maximum
Public liability	R7,210	R7,210

Special conditions
<ul style="list-style-type: none"><li>- There is no cover for damage you caused to the specific part of any property you will be working on, if the damage occurs before you handed over the work.</li><li>- Defective workmanship liability cover does not provide any form of guarantee on the work done. Defective workmanship liability covers consequential injury and damage resulting from defective workmanship. It does not cover the costs required to make good defective workmanship or the costs of redoing what was initially done defectively.</li><li>- Liability arising from any advice or treatment of a professional nature is not covered.</li><li>- There is no cover for damage to any underground cables, pipes and conduits while digging trenches.</li><li>- There is no cover for liability arising from work done by sub-contractors unless specifically noted in the schedule.</li><li>- There is no cover for defective design, formula, plan or specification, where you are responsible for any part of the manufacturing, packaging or preparation prior to sale.</li><li>- Product liability will only cover events occurring in the Republic of South Africa.</li></ul>

Premium payment	
Payment frequency	Monthly
Collection day	1

It is subject to the terms and conditions of our contract with the stated policy holder.

Should you have any queries please contact Client care on 08 600 70 000.

Kind regards,

**The Business OUTsurance team**