



# Camargue

Specialised Liability Management

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**This Insurance is effected with certain Underwriters at Lloyd's of London and other Insurers.**

**This Certificate** is issued in accordance with the authorisation granted to the Coverholder by certain Underwriters at Lloyd's, whose syndicate numbers and the proportions underwritten by them can be ascertained from the offices of said Coverholder, and Mutual & Federal Insurance Company Ltd (hereinafter jointly referred to as Insurers) and in consideration of the premium specified herein, Insurers 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

Camargue Underwriting Managers (Pty) Ltd  
Camargue House, 33 Glenhove Road, Melrose Estate, Johannesburg 2196  
VAT No: 4050204447  
Reg No: 2000/028098/07  
Authorised Financial Services Provider License No. 6344.

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 Service of Suit:** in the event of any litigation arising out of insurance assumed hereunder, 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.
- 2 Assignment:** this Certificate shall not be assigned either in whole or in part without the written consent of the Coverholder endorsed hereon.
- 3 Complaints:** if you have any complaints concerning your insurance, please contact the Coverholder.
- 4 Attached Conditions Incorporated:** 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.

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

**POLICY NO:** CGLP464732657      **INTERMEDIARY:** Insureprof Insurance Brokers  
**VAT No:** 4530163106

**THE INSURERS:**

Lloyd's Syndicate 2987 (Brit) as evidenced by  
Contract No. B038515CIG043/15 for 20%  
Lloyd's Syndicate 2007 (Novae) as evidenced by  
Contract No. B038515CIG043/15 for 30%

Mutual & Federal Insurance Company Ltd for 50%

**For cover granted in terms of the Cyber Risks extension the Insurer is:**

Lloyd's Syndicate 4711 (Aspen) as evidenced  
by contract no. B038515CIG043/15 for 100%

**Important:** The insurers named hereon bind themselves each for their own part and not one for another.  
Each insurer's liability under this certificate shall not exceed the percentage or amount of the risk  
shown against that insurer's name.

**THE INSURED:** 999 Music and Roadshow Marketing  
**EXTENDED NAME:** South African Arts & Development Association  
**VAT No:** 4640261352  
**ADDRESS:** 18 Berger Street VORNA VALLEY EXT 2, MIDRAND 1686

**PERIOD OF INSURANCE:** From: 26 May 2016  
To: 25 May 2017  
both dates inclusive and any subsequent period for  
which the insurer accepts a premium.

**RENEWAL/ANNIVERSARY DATE:** 26 May 2017

**ANNUAL PREMIUM:** R 9,460.00

<b>PREMIUM DUE:</b>	<b>Premium:</b>	R 8,298.25
	<b>VAT @ 14%:</b>	R 1,161.75
	<b>Total now payable:</b>	R 9,460.00

Commission payable to intermediary R 1892 including VAT

Camargue Underwriting Managers (Pty) Ltd (on behalf of certain underwriters at Lloyd's) VAT Number: 4050204447  
Mutual and Federal Insurance Company Ltd VAT Number: 4460101019  
In terms of a ruling issued by SARS, this document together with proof of payment of premium  
constitutes an alternative to a tax invoice, debit note or credit note as contemplated in sections 20(7)  
and 21(5) of the VAT Act respectively. Any first amount payable (if applicable) by the insured is not  
subject to VAT.

Date: 16 May 2016



Signed for Camargue Underwriting Managers (Pty) Ltd

**Reason for Issue:**  
Policy - Renewal Prep

## COVER DETAILS

**POLICY TYPE:** Primary Liability  
**POLICY NUMBER :** CGLP464732657  
**INSURED :** 999 Music and Roadshow Marketing  
**EXTENDED NAME :** South African Arts & Development Association  
**NATURE OF BUSINESS:** Marketing & Promotion, Events management ,Sound & Stage hire , Roadshows ,TV ,Music & Video Production

### Retroactive Date

(Non North American Jurisdiction) 26 May 2014

### Indemnity Limits

Section A - Public Liability	R 5,000,000	Each and every Claim
Section B - Pollution Liability	R 5,000,000	Each Claim and in the annual aggregate
Section C - Products Liability	R 5,000,000	Each Claim and in the annual aggregate
Section D - Negligent Advice	R 5,000,000	Each Claim and in the annual aggregate

### Excess (Non North American Jurisdiction)

Section A	R 10,000	Each and every Claim
Section B	R 10,000	Each and every Claim
(1) Exports to USA/Canada		
(2) Any other loss	R 10,000	Each and every Claim
Section D	R 10,000	Each and every Claim

### Extensions

No.	Description	Granted	Indemnity Limit	Excess	Retroactive Date
1	Statutory Defence Costs	Yes	R 250,000		26 May 2014
2	Wrongful Arrest	Yes	R 250,000		26 May 2014
3	Defamation	Yes	R 250,000		26 May 2014
4	Employers' Liability	Yes	R 5,000,000		26 May 2014
5	Errors and Omissions	No			
6	Breach of Copyright	No			
7	Advertising Liability	No			
8	African Territories	No			
9	Warehousemen's Liability	No			
10	Warehousemen's Liability (Con Loss)	No			
11	Carriers' Liability	No			
12	Carriers' Liability (Con Loss)	No			
13	Custody and Control	No			
14	Pure Economic Loss	No			
15	Products Inefficacy	No			
16	North American Jurisdiction	No			
17	Contractor's Liability	No			
18	Lateral Support	No			
19	Claims Preparation Costs	No			
20	Incidental Medical Malpractice	No			
21	Exhibitor's Liability	No			
22	Professional Fees	No			
23	EEC Liability	No			
24	Recall	No			
25	Extended Reporting Period	No			
26	Data Protection	No			

### 24. Excess of Loss Liability

No.	Description	Granted	Indemnity Limit	Attachment Point	Retroactive Date
1	Motor Third Party Liability	No			
2	Passenger Liability	No			

**Comments :**

The Commercial General Liability January 2015 Policy wording is to apply.

The following value added Risk Management Services are automatically included as part of this policy:

- a) Free legal advice on any matter pertaining to the Insured business including matters not covered by this policy:
  - Unlimited telephonic legal advice
  - One hour free consultation per legal matter
  - To access this service provided by LegalX call 0861 000 802
- b) Free review and redrafting of the Insured's disclaimers and indemnity forms.
  - To access this service please email [liability@camargueum.co.za](mailto:liability@camargueum.co.za)
- c) Free training and support material on the Consumer Protection Act.
  - For more information visit the Camargue sponsored site [www.madeasy.mobi](http://www.madeasy.mobi)
- d) Free private arbitration is provided by Tokiso Dispute Settlement when resolving a dispute pertaining to the Insured's liability. Using these highly qualified professional arbitrators provides a quick and confidential resolution to disputes.
  - To access this service please email [liability@camargueum.co.za](mailto:liability@camargueum.co.za)
- e) Emergency medical services where the Insured is responsible for injuries to visitors, employees or clients. This service is provided by Africa Assist.
  - In an emergency please call 083 300 3927 and state that you have a current Camargue liability policy. The Emergency medical services include:
    - Telephonic guidance and advice with a medical crisis
    - Immediate medical evaluation and emergency medical transportation
    - Guaranteed access to a suitable hospital or other medical facilities
    - Telephonic liaison with medical facility and relay of messages to relatives or next-of-kin
    - The escorted return of stranded minors following the medical emergency.

Endorsement Number 1 (applicable to all sections)

The indemnity provided by this policy does not cover any claim by any third party for damages arising out of shortfalls in anticipated revenue generated by any event or activity planned or organised by the insured.

Endorsement Number 2 (applicable to all sections)

The indemnity provided by this policy does not cover any claim by any third party for damages arising out of the cancellation of any event for any reason whatsoever.

Endorsement Number 3 (applicable to section A Public Liability)

The indemnity provided by this policy does not extend to cover the property of any exhibitor taking part in the exhibition including but not limited to audio visual equipment, electronic equipment, banners, furniture and product samples.

Endorsement Number 4 (applicable to all sections)

This policy does not cover any liability for injury or damage to third parties whilst they are taking part in sports events (as competitors or participants) organised by the insured unless such injury or damage is brought about by the negligence of the insured.

## ADDITIONAL EXTENSIONS / EXCLUSIONS

### SEVERAL LIABILITY CLAUSE

PLEASE NOTE - This notice contains important information. PLEASE READ CAREFULLY.

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.

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## IMPORTANT INFORMATION FOR ALL OUR CLIENTS

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

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<b>Policy Reference Number:</b>	CGLP464732657
<b>Conflict of interest</b>	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:
<b>About ourselves, your Underwriting Manager</b>	
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:	<a href="http://www.camargueum.co.za">www.camargueum.co.za</a> / <a href="mailto:camargue@camargueum.co.za">camargue@camargueum.co.za</a>
Our Compliance Officer:	Associated Compliance (Pty) Ltd Tel:                      011 678 2533 Fax:                      011 678 7731 e-mail: <a href="mailto:info@associatedcompliance.co.za">info@associatedcompliance.co.za</a>
Our license to operate as a Financial Services Provider:	License No: 6344 Category 1.2 Short Term Insurance Personal Lines Category 1.6 Short Term Insurance Commercial Lines
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
Our mandate:	We are appointed by Mutual & Federal Insurance Company Ltd and Lloyd's Underwriters to manage a specific type of product on their behalf and have written mandates evidencing this.
How we are paid for our services:	We are paid a fee by insurers for managing your policy on their behalf. This amounts to 12.5% of their share of gross premium by Lloyd's Underwriters and 9.5% of their share by Mutual & Federal Insurance Company Limited.  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 R 1,000 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.  A full copy of our overall conflict of interest management policy can be obtained from our website ( <a href="http://www.camargueum.co.za">www.camargueum.co.za</a> ) or from our offices upon request to <a href="mailto:compliance@camargueum.co.za">compliance@camargueum.co.za</a> .

**About your Product Suppliers / Insurers**

Name: Mutual & Federal Insurance Company Ltd. Reg. No. 1970/006619/06

Address: 75 President Street, Johannesburg 2001  
PO Box 1120, Johannesburg 2000

Phone & Fax: Phone 011-374-9111; Fax 011-374-2652

Compliance Officer: Compliance Department  
Tel: 011 374 9111  
Fax: 011 374 3089  
e-mail: compliance@mf.co.za

Name: Lloyd's Syndicate 2987 (Managing Agent: Brit Syndicates Ltd)

Address: Lloyd's South Africa (Pty) Ltd, The Forum, 15th Floor, Sandton,  
Johannesburg. PO Box 787163 Sandton 2146.

Phone & Fax: Phone 011 505 0000; Fax 011 505 0001.  
Name: Lloyd's Syndicate 2007 (Managing Agent: Novae Managing Agency Ltd)

Address: Lloyd's South Africa (Pty) Ltd, The Forum, 15th Floor, Sandton,  
Johannesburg. PO Box 787163 Sandton 2146.

Phone & Fax: Phone 011 505 0000; Fax 011 505 0001.  
Name: Lloyd's Syndicate 4711 (Managing Agent: Aspen Managing Agency Ltd)

Address: Lloyd's South Africa (Pty) Ltd, The Forum, 15th Floor, Sandton,  
Johannesburg. PO Box 787163 Sandton 2146.

Phone & Fax: Phone 011 505 0000; Fax 011 505 0001.

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 Mutual & Federal Insurance Company nor any Lloyd's Underwriters.  
Neither Mutual & Federal Insurance Company nor any Lloyd's Underwriters own any 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.

Type of policy: This is a General Liability Policy

Premium obligation: This policy is subject to the payment of an annual or monthly 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.  
The additional benefits outlined in the policy documentation are provided at no additional cost.

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:

1. 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](mailto:complaints@camargueum.co.za)

2. 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  
Mutual & Federal Insurance Company Ltd  
The complaints procedures are available on [www.mf.co.za](http://www.mf.co.za)  
under the "Contact Us" option  
Email: [complaints@mf.co.za](mailto:complaints@mf.co.za)  
Tel: 0860 634 357  
Post: Mutual and Federal Customer Care Centre  
PO Box 1120  
Johannesburg  
2000

3. 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](http://www.faisombud.co.za)  
e-mail: [info@faisombud.co.za](mailto: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.