

## Policy Schedule



PI & LIABILITY UNDERWRITING MANAGERS

### A C and E PI & Liability Underwriting Managers (Pty) Ltd

7th Floor Office Tower, Bedford Centre, Smith Street, Bedfordview

P O Box 752189, Gardenview, 2047, Republic of South Africa

Tel: 011 615 7529 Fax: 011 615 9360 Website: [www.engineeringace.co.za](http://www.engineeringace.co.za)

Company Registration Number: 2013/145635/07

VAT registration Number: 4090266018

Licensed FSB Financial Service Provider (FSB License No. 45553)

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**Insurer :** New National Assurance Co Ltd

**Broker :** NEWSURE MAKELAARS BK

**Marketer :** Debbie Wozny

**Policy No :** ACE97848AE

**File No :** ACE86551PI

**Frequency :** Annual

**Payment Method :** Cash

**Wording :** AE - Annual Events

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**The Insured :** Endurance Ride Association of South Africa

**Postal Address :** 118 Henry Street  
Studboer Building  
Westdean  
BLOEMFONTEIN  
9301

**Business Description :** Various once-off events - Equestrian Sports Events

**Period of Insurance :** (a) From 29 June 2019 to 28 June 2020 (both dates inclusive)  
(b) Any subsequent period for which the Insurer agrees to renew this policy or any section thereof.

**Policy Renewal Date :** 29 June 2020

**Endorsement Date :** 29 June 2019

**Endorsement Reason :** Renewal

**Policy Status :** In Force

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(All Premiums are inclusive of V. A. T. @ 15% - New National Assurance Co Ltd VAT No. 4380101289). 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. This Schedule forms part of the Insurance Company's policy wording and must be read in conjunction with the applicable wording.

Signed on behalf of New National Assurance Co Ltd at Johannesburg on 07/06/2019

A handwritten signature in black ink, consisting of several overlapping strokes, located below the signature line.

## AE - Annual Events

<b>Client Name:</b> Endurance Ride Association of South Africa	<b>Policy No:</b> ACE97848AE
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### PREMIUM SUMMARY

Section	Cover included	Amendments	Annual Premium
Annual Events Public Liability	Yes		R 37,951.45
	<b>Total premium</b>		R <b>37,951.45</b>
	<b>Total 15% VAT Included</b>		R <b>37,951.45</b>

This Schedule becomes a tax invoice after inception of the cover when payment of the amount due has been made. The TOTAL PAYMENT includes V.A.T. and Commission of R 7 590.29, VAT at the rate of 15% is included in the total premium.

This document is compliant with the Commissioner's direction in terms of section 20(7) or 21(5) (as the case may be) of the Value Added Tax Act No 89 of 1991. Proof of payment of the premium (for example a bank statement) and the possession of this policy document will suffice as a valid tax invoice for the purposes of claiming an input tax deduction.

# AE - Annual Events

<b>Client Name:</b> Endurance Ride Association of South Africa	<b>Policy No:</b> ACE97848AE
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## EVENTS PUBLIC LIABILITY

			Indemnity Limit	Annual Premium
<b>DETAILS</b>				
Retroactive Date	: 2018/06/29	<b>Deductible</b> See below	R20 000 000	R37 951.45
<b>CLAUSES AND EXTENSIONS</b>				
	<b>Included</b>	<b>Deductible</b>		
Collapse of temporary construction/scaffolding	Yes	R10 000	R10 000 000	
Emergency Medical Expenses	Yes	Nil	R250 000	
Defamation	Yes	Nil	R500 000	
Food and Drink	Yes	R10 000	R1 000 000	
Spread of Fire	Yes	R10 000	R10 000 000	
Statutory Legal Defence Costs	Yes	Nil	R500 000	
Trespass nuisance / Prevention of Access	Yes	Nil	R150 000	
Wrongful Arrest	Yes	Nil	R500 000	
<b>TOTAL</b>				<b>R37 951.45</b>
<b>ADDITIONAL NOTES</b>				

**Territorial Limits** are Worldwide (Excluding USA and Canada).

**Limits of Indemnity** (Excluding 15% VAT) are on an Each & Every Loss basis except for: General Public Liability, Spread of Fire, Collapse of Temporary Construction, Emergency Medical Expenses, Trespass Nuisance / Prevention of Access and Food and Drink which are in the Annual Aggregate.

**Deductibles:**

General Public Liability: 1% of claim, minimum R10 000.

**Conditions:**

1. War, terrorism, riot, strike, civil commotion, asbestos, computer losses, gradual pollution is excluded
2. All Policies are on a Claims Made basis
3. Policy Deductibles are VAT neutral
4. The quotation is inclusive of 20% Broker Commission and 15% insurer Ancillary fee.
5. Signed proposal form – the premium is based on the information provided in the proposal form.
6. Sanctions Clause. No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or pay any benefit under the policy to the extent that the provision of such cover payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America, or any of its states.

**Specific Exclusions**

1. Events Cancellation
2. Motor Car and Bike rallies and Quad Bikes Rides/activities
3. Paint Ball and or any Gun related activities
4. Marine/Water related Events
5. Archery Events
6. Any Aviation activities other than Ground Events at Air shows, excluding any Aviation activity.
7. Political rallies/marches (other than Conferences and Congresses)
8. Any Trade Union rallies/marches (other than Conferences and Congresses)
9. Any liability arising from the abuse of alcohol
10. Any Motor Liability

**Subjectivity:**

Cover is subject to an appropriately worded indemnity being completed by the participants.

**Warranty:**

It is warranted that there are no known claims/incidents that could lead to a claim under this policy from the date of the submission of proposal form and date of renewal.

## AE - Annual Events

**Client Name:** Endurance Ride Association of South Africa

**Policy No:** ACE97848AE

**Spread of Fire Condition:**

Special Provision:

It is a condition precedent to liability that the insured complies with all requirements for the prevention of spread of fire as contained in the Forest Act, 1984 (Act 122 of 1984) (as amended), the Preservation of Agricultural Resources Act, 1983 (Act 43 of 1983) (as amended) and the National Veld and Forest Fire Act, 1998 (Act 101 of 1998) (as amended) or substituted and all regulations promulgated in terms thereof as well as all other relevant statutory requirements.

Specific Exception to the Spread of fire cover

Damage to sugar cane, crops, plantations and/or forests caused by spread of fire to neighbouring premises is excluded

Spreading of fire to neighbouring premises (if stated in the policy to be included)

The Specific Exception of this Section relating to spread of fire is cancelled; PROVIDED THAT:

1. The Company shall not be liable to pay more than the amount stated in the Schedule for any one occurrence; and
2. The Insured shall be liable for the first amount payable as stated in the Schedule.

It is a condition precedent to liability that the Insured at the time of the occurrence giving rise to a claim complies with all requirements relevant to the National Veld and Forest Fire Act no 101 of 1998 as amended.

# AE - Annual Events

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**Policy No:** ACE97848AE

## STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS IMPORTANT - PLEASE READ CAREFULLY - DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract)  
As a short-term insurance policyholder, or prospective policyholder, you have the right to the following information :

### 1. The Intermediary (Insurance Broker)

NEWSURE MAKELAARS BK  
FSP No: 43086  
49 Wes Street,  
Middelburg,

1050  
Pobus 1733,  
Middelburg,  
1050  
Tel : 013 282 8311  
Email : Admin@newsure.co.za

**The Intermediary (Insurance Broker), when granted an agency agreement,** had Professional Indemnity cover in place.

### 2. Details About The Underwriting Manager

\*AC and E PI & Liability Underwriting Managers (Pty) Ltd  
Company Registration: 2013/145635/07  
VAT Registration Number: 4090266018  
FSP Registration: 45553  
7th Floor, Office Towers, Bedford Centre, Smith Street,  
Bedford Gardens, 2049  
Telephone: (011) 615 7529 Fax: (011) 615 9360  
Email: info@engineeringace.co.za

\*AC and E PI & Liability Underwriting Managers (Pty) Ltd holds Professional Indemnity cover through Leppard Underwriting

### Details of how to report a claim

\*Claims are to be instituted as follows:

[claims@engineeringace.co.za](mailto:claims@engineeringace.co.za)

- (i) Notify A C and E PI & Liability Underwriting Managers (Pty) Ltd as soon as possible after the event giving rise to the claim and must be submitted in writing with documentary proof of your loss. You will be required to notify the police in the event of a theft or where a criminal act is suspected.
- (ii) Procedures for the submitting of a claim are set out in full detail in your policy document. If you require assistance, contact AC&E PI & Liability Underwriting Managers (Pty) Ltd
- (iii) If you have a dispute regarding a claim that is not resolved to your satisfaction by the broker or the insurer, you may submit the complaint to the Ombudsman for Short-Term Insurance as per the details in 8 below.
- (iv) Take all reasonable steps to prevent further damage or loss.
- (v) Please bear the following in mind:
  - \* Under no circumstances must liability be admitted
  - \* Do not destroy or discard any articles or evidence related to the claim

### Type of policy involved

Please refer to your policy document which contains the name, risk description (class), policy number and type of policy involved.

### General Information

- \* For every financial service product marketed by our company, a contract exists between the Underwriter and Insurer.
- \* For practical reasons, our representatives do not carry copies of the contracts on their persons. The necessary documentation is available for viewing at our offices.
- \* We have not requested, and the registrar has not granted, any specific exemptions from the FAIS Act.

- \* In case of any queries you may have regarding compliance to the FAIS Act, kindly contact Anne Marie Fourie on 011 615 7529
- \* Neither Anne Marie Fourie nor the FSP, directly or indirectly hold (s) more than 10% shareholding in any insurance companies, nor do we hold any substantial financial interest in any insurance company (If the status of the above changes in any way, you will be notified in writing within 30 days of such change)
- \* The FSP received more than 30% of our total remuneration from a particular insurer during the preceding 12-month period. (If the status of the above changes in any way, you will be notified in writing within 30 days of such change)

(i) The insurance contract is conditional upon and will only come into effect following payment of the premium by the Insured and receipt thereof by or on behalf of the Insurer, and such premium is payable as declared in the policy document

### 3. Details of Contact Person at the Underwriting Manager

Name: Anne-Marie Fourie  
Tel: (011) 615 7529 Fax: (011) 615 9360  
Email: [info@engineeringace.co.za](mailto:info@engineeringace.co.za)  
Legal and Contractual Status: Independent Intermediary

### My Qualifications:

Because of my period of experience in the financial services industry, I am not required to render any financial services under supervision and I am authorised to give financial advice under the following auspices: I am a Representative of this licensed FSP. As I have been registered as 'Fit and Proper' and competent to give financial advice, the licensed FSP accepts full responsibility for the advice which I give to my clients. Full details of any product supplier will be given to you in writing at quotation stage. I stand to receive no personal benefit from the financial services for which I am offering advice other than my remuneration which is based on a combination of Commission & Fees.

### 4. The Insurer

- \* NEW NATIONAL ASSURANCE COMPANY - FSP No: 2603  
P.O. BOX 1610, DURBAN, 4000  
5TH FLOOR, FIELD HOUSE, 25 FIELD STREET, DURBAN, 4001  
Telephone: 031-3342000 Fax: 031-3011166
- \* Compliance / Complaints Officer: Gony Pillay

### 5. Details of AC&E Compliance Officer

Address correspondence to :  
Roy Banks  
Compliance Trust (Pty) Ltd  
Practice Number: 6749  
Tel: 082 575 6427  
Fax: 086 636 5359  
Email: [roy@compliancetrust.co.za](mailto:roy@compliancetrust.co.za)

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Policy No: ACE97848AE

## 6. Other matters of importance

Please note that AC&E have implemented a Conflict of interest management policy as required by the FAIS Act and General Code of Conduct. A copy of our policy may be viewed on

- (a) You must be informed of any material changes to the
- (b) If the information was given orally, it must be confirmed
- (c) If any complaint to the intermediary or insurer is not
- (d) The insurer and not the intermediary must give reasons
- (e) Polygraph or any lie detector test is not obligatory in the
- (f) Your insurer may not cancel your insurance merely by
- (g) You are entitled to a copy of the policy free of charge.
- (h) Your Broker receives commissions from your Insurer at legislated rates. These are currently, 20% on Non-Motor Policies other than Single Project PI which is 15%. Any other amounts due by you will be included in all quotations and renewal documents given to you and will be reflected on your policy schedule

## 7. Warning

- \* Do not sign any blank or partially completed application form.
- \* Complete all forms in ink.
- \* Keep all documents handed to you.
- \* Make notes as to what is said to you.
- \* Don't be pressurized to buy the product.
- \* Incorrect or non-disclosure by you of relevant facts may influence an insurer on any claims arising from your contract of insurance
- \* All material facts must be accurately, fully and properly disclosed by you. All information provided by you or on your behalf is your responsibility. You need to be satisfied with the accuracy of any transaction submitted by your broker on your behalf.
- \* Misrepresentation, incorrect or non-disclosure by you of any material facts or circumstances may impact negatively on any claims arising from your insurance contract.

## 8. Particulars of Short-term Insurance Ombudsman who is available to advise you in the event of claim problems which are not satisfactorily resolved by the insurance intermediary and/or the insurer.

P O Box 32334, BRAAMFONTEIN 2017  
Tel: (011) 726 8900 Fax: (011) 726 5501  
Web Site: [www.osti.co.za](http://www.osti.co.za)

## 9. Particulars of Registrar of Short-term Insurance.

FSCA - Financial Sector Conduct Authority

Contact number:

Call Centre: 0800 20 37 22  
Switchboard: 012 428 8000  
Fax: 012 346 6941  
Email: [Info@fsca.co.za](mailto:Info@fsca.co.za)  
Website: [www.fsca.co.za](http://www.fsca.co.za)

Postal Address:

P.O Box 35655  
Menlo Park  
0120

Address:

41 Matroosberg Road  
Ashlea Gardens  
Pretoria  
0002

## 10. Particulars of the FAIS Ombud

Telephone: +27 12 762 5000 / +27 12 470 9080  
Facsimile: +27 12 348 3447 / +27 12 470 9097  
Postal Address: P.O. Box 74571, Lynnwood Ridge, 0040  
Website: [www.faisombud.co.za](http://www.faisombud.co.za)  
Sussex Office Park  
Ground Floor, Block B  
473 Lynnwood Road Cnr Lynnwood Road & Sussex Ave,  
Lynnwood,  
0081

## 11. Commissions and Fees

Non Motor Commission : R7 590.29  
Motor Commission: R Nil  
Non Motor Sasria Commission : R 0.00  
Motor Sasria Commission : R Nil  
UMA Policy Fee : R Nil  
Remuneration : R7 590.29