

B – APPENDIX

8 | SPREAD OF FIRE AND AGRICULTURAL RISKS

This section need only be completed if the combined size of all the Proposer’s property (owned or used) to be insured in terms of this policy is 25 hectares or more.

How is your and your neighbour’s property used?

	Yours	Neighbour		Yours	Neighbour
*Offices			*Undeveloped field		
*Factory			*Timber plantation		
*Warehouse			* Sugar cane		
*Other commercial			*Animal farming, please specify below		
*Residential			*Crop farming, please specify below		
			*Other agricultural, please specify below		

Please list all the fires on your properties over the past 5 years.

YEAR	QUANTUM	CAUSE OF FIRE

For each of the properties larger than 25ha please provide:

Address and GPS coordinates	SIZE IN HA

Are there any dams larger than 50 000m³ on the properties?

NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	If YES, please specify the size and condition in the notes area below
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Are the Proposer’s perimeter fences adequately maintained to prevent the breakout of animals?

NO	<input type="checkbox"/>	YES	<input type="checkbox"/>	N/A - no farm or wild animals on the property	<input type="checkbox"/>
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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

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)

NOTES

DID YOU KNOW?

Camargue clients get free private arbitration services. Don't let your disputes with others get dragged out in a court of law. Camargue will pay the cost of Tokiso Dispute Settlement's arbitration services. It's quick, convenient and private.

9 | HOSPITALITY RISKS

Please indicate distance in hours using ordinary travel to a medical facility equipped with a 24-hour casualty facility.

DISTANCE	NUMBER OF RESORTS
Within 1 hour	
Within 2 hours	
Within 4 hours	
More than 4 hours	

Which of the following activities are conducted at the premises?

* Quad biking	
* Horse-riding	
* Diving	
* Safari vehicle drives	
* Boat rides	
* Motor sport	
* Shooting related sports (e.g. archery, pistol shooting etc.)	

* Rock-face climbing	
* Hot air ballooning	
* Bungee jumping	
* Walks among wild animals	
* Cycling	
* Contact or assault sports (e.g. rugby, boxing, martial arts)	

What other recreational activities are provided?

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Do all visitors sign a disclaimer?

YES - this is part of the normal process	<input type="checkbox"/>	MOSTLY	<input type="checkbox"/>	SELDOM / NEVER	<input type="checkbox"/>
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Are the Insured's disclaimers visible when visitors enter the premises?

ALL THE PREMISES	<input type="checkbox"/>	SOME PREMISES	<input type="checkbox"/>	If SOME, please specify which premises have no disclaimer in the notes area below	NO	<input type="checkbox"/>
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Does the resort always get the guests' travel insurance details?

YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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Are all the resorts/venues equipped to deal with basic medical emergencies?

Note: Being equipped to deal with a basic medical emergency means having the skills and equipment to measure a persons' temperature, blood pressure, blood sugar levels and medicate nausea, dehydration, diarrhoea.

N/A – no overnight accommodation is offered	<input type="checkbox"/>	YES, it is part of the normal process	<input type="checkbox"/>	MOSTLY	<input type="checkbox"/>	SELDOM / NEVER	<input type="checkbox"/>
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NOTES

DID YOU KNOW?

All Camargue clients get emergency medical services where the Insured is responsible for injuries to others. This includes:

- 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

10 | OUTSOURCED LABOUR OR EMPLOYMENT SERVICES

How many people are typically hired out during the Proposer's busy season as:

White collar (office labour):

Blue collar (manual labour):

Forklift operators

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To which industries are these people typically allocated?

INDUSTRY	% SPLIT
Mining	
Cleaning	
Transport	
Retail and packing	
Chemical manufacturing	
Metal and sheet working	
Other manufacturing	
Security	
Other	

Do the Proposer's clients sign contracts stating that the Proposer will not be held liable for mistakes made by the employees (other than wilful acts)?

If there are exceptions in the contract, please specify in the Notes area below

NO	<input type="checkbox"/>	YES	<input type="checkbox"/>
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Does the Proposer's standard operating process check the qualifications and criminal records of all staff supplied to its clients?

NO	<input type="checkbox"/>	YES	<input type="checkbox"/>
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11 | WAREHOUSING, CARRIERS AND CUSTODY & CONTROL EXTENSIONS

What is the nature of the goods being stored/transported? In terms of storage space, how much of this would typically be made up of:

ITEM DESCRIPTION	PERCENTAGE SPLIT
Perishable food	
Non-perishable food	
Tobacco	
Alcohol	
Goods susceptible to water or moisture damage	
Goods susceptible to temperature changes (food, agricultural seeds, etc.)	
Items which are highly flammable or potentially explosive	
Corrosive substances (including alkalis and acids)	
Temperature sensitive items (including cold storage facilities)	
High theft risk items (including jewellery, laptops, gift vouchers, etc.)	
Electronic equipment	
Other - please describe	

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Please describe the goods most commonly stored, e.g. cell phones, bananas, copper, diesel, etc.

Do you contract out of liability for loss/damage to goods?

YES	<input type="checkbox"/>	OFTEN	<input type="checkbox"/>	NO/ SELDOM	<input type="checkbox"/>
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FOR WAREHOUSEMAN'S LIABILITY COVER

Please provide a list of storage facilities operated:

Address	SIZE IN m ²	CONDITION

Average value of goods stored?

R

Highest value of goods stored?

R

FOR CARRIER'S LIABILITY COVER

How many goods transport vehicles do you operate?

Number of trips per year?

Do you use subcontractors?

Last year's actual annual gross carry:

Estimated annual gross carry:

If you transport goods outside of South Africa, please list those countries:

NOTES

REMEMBER:

The policy requires the Insured to contract out of such liability in terms of Warehouseman's Liability and Carrier's Liability.

12 | PRODUCTS LIABILITY FOR FERTILIZER, SEEDS AND ANIMAL FEEDS

If the Proposer requires a quotation for products liability arising out of fertilizer, seeds or animal feeds please complete this section

Taken by volume, what proportion of the Proposer's product is medicated? %

How often does the Proposer test the raw material for contaminants (including mould, pesticides, etc)?

Are basic quality checks done on all deliveries?

Please describe the controls to ensure that the products are correctly labelled?

How often does the Proposer flush their manufacturing machines?

.....

How long does the Proposer's process allow stock to be stored before it is destroyed?

.....

Do the Proposer's processes and storage facilities allow for contamination between products?

Does the Proposer label and encode each product lot so that it is easy to identify and recall the product if necessary?

Are samples of each product lot retained for analysis should a quality dispute arise?

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13 | SAFETY & SECURITY SERVICES

If you provide Security Services for others then please complete this section.

Security Personnel Profile

Total number of Security Personnel with firearms

Total number of Security Personnel without firearms

What percentage of your Security Personnel are NOT permanent employees?

LESS THAN 5%
 BETWEEN 5% AND 20%
 BETWEEN 20% AND 50%
 MORE THAN 50%

Animals

Please state the number of animals used:

DOGS
 HORSES
 OTHER

Training and Compliance

Do all security personnel conform to PSIRA's training requirements in terms of the security function that they perform? YES NO

Do all your companies which offer Security Services have a valid PSIRA registration number? YES NO

Have any of your companies ever had their PSIRA accreditation revoked?

NO
 YES If YES, please detail when and why

HR Process

Are criminal checks performed on prospective employees prior to their employ?

YES
 SOMETIMES
 NO

Do you verify that all security personnel have a current valid PSIRA registration certificate?

YES
 SOMETIMES
 NO

Before employing security personnel, do you investigate their previous employment to reliably establish if they have been disciplined or dismissed for serious misconduct during the past 36 months?

YES - for all security personnel
 Yes, for at least 95% of security personnel
 NOT ALWAYS

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Scope of Activities

Which of the following activities do you participate in?

ACTIVITY	Y/N
Guarding airports or aircraft	
Guarding vehicle storage facilities	
Controlling crowds of people	
Controlling crowds of people engaged in a labour dispute	
Medical response, ambulance or paramedic services	
Supply, installation, maintenance of alarm or access control systems	
Armed response to alarm systems	
Cash in transit services or transit protection for other high value assets	
VIP protection	

Are there any other facts that the underwriters should take into consideration? Please note below.

NOTES

Definitions for the Safety & Security Section

PSIRA means the Private Security Industry Regulation Act (PSIRA) No 56 of 2001.

Security Services means any activities performed by a security officer as envisaged in terms of Sectoral Determination 6 – Private Security Sector.

Customer means the person or organization to whom the Contractor is providing a Security Service.

Security Personnel means the security officer(s) performing the Security Services for the Customer.

14 | PASSENGER LIABILITY

If you require motor third party liability cover or passenger liability cover, then please complete the following questions.

What is the required attachment point for the cover?

Note: Typically Camargue would prefer to write risks with an attachment point of R2 500 000 or higher.

Required indemnity limit?

Note: This is the amount that Camargue would cover over and above the attachment point

What is the scope of cover required?

 FULL MOTOR THIRD PARTY

 PASSENGER LIABILITY ONLY

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Do you carry fare-paying passengers?

YES	<input type="checkbox"/>
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NO	<input type="checkbox"/>
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Do you transport goods or passengers outside of South Africa? If so, to which countries?

Please state the number of vehicles in each category:

COUNT	VEHICLE DESCRIPTION
	Passenger vehicles up to 5 seats
	Passenger vehicles up to 16 seats
	Passenger vehicles up to 30 seats
	Passenger vehicles with more than 30 seats
	Commercial vehicles for goods transport
	Commercial vehicles for chemicals transport
	Construction/Mining vehicles
	Agricultural vehicles
	Game viewing vehicles

If the cover is taken then please provide the underwriters with a list of the registration numbers of the vehicles insured above.

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