

**Confirmation of cover**


Company name	To Whom It May Concern
Attention	To Whom It May Concern
Email address	hgodfreyv@gmail.com
From	Donavan Boshof (business)
Telephone	08 600 70 000
Date	22 March 2017

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Dear To Whom It May Concern

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

 <b>PUBLIC LIABILITY</b>		
<b>Policy details</b>		
Policy number	OT27043615	
Policy holder	Jfh Holdings Pty Ltd	
Inception date	01 December 2015	
<b>Cover details</b>	<b>Sum insured</b>	<b>Premium</b>
<b>Public liability</b>	R5,400,000	Included
Retroactive date: Optional		

<b>Additional perils</b>	<b>Sum insured</b>	<b>Premium</b>
Additional claims preparation costs	R10,800	Included
Breakout of animals		Optional
Dispensing of incorrect fuel		Optional
Hunting liability		Optional
Legal defence costs	R5,400,000	Included
Liability - defective products	R5,400,000	Included
Liability - defective workmanship	R5,400,000	Included
Professional indemnity		Optional
Veldfires liability		Optional
Wrongful arrest and defamation	R5,400,000	Included

**OUTsurance Insurance Company Limited**  
**Reg. No. 1994/010719/06**  
**FSP 896**

**An Authorised Financial Services Provider / 'n Gemagtigde Verskaffer van Finansiële Dienste**  
 1241 Embankment Road, Zwartkop Ext 7, Centurion 0157 | Embankmentweg 1241, Zwartkop Uitbr 7, Centurion 0157  
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 Website/Webwerf: [www.outsurance.co.za](http://www.outsurance.co.za)  
 Directors/Direkteure: L Dippenaar (Chairman/Voorsitter), P Cooper, WT Roos,  
 NL Nightingale, R Pretorius, GL Marx, A Hedding, K Pillay, J Madavo, F Knoetze, HL Bosman  
 Company Secretary/Maatskappy Sekretaris: AH Wilson

### Annual aggregate limits

The following annual aggregate limits apply:

Annual aggregate limits	
Liability - defective products	R5,400,000
Liability - defective workmanship	R5,400,000

### 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	% of claim	Minimum	Maximum
Public liability	0.0%	R1,050	R1,050

### Special conditions

- Loss Of Or Damage To Your Client's Property As Result Of Theft Or Attempted Theft Is Not Covered Under Any Circumstances (even In The Event Of You Being Liable). For Example The Loss Of Or Damage Caused By Your Employee Falling Asleep At Your Client's Premises And Therefore Not Preventing A Theft Is Not Covered. It Is Therefore Advisable That You Add A Similar Exclusion To Your Contract With Your Clients.
- 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.
- Liability arising from any advice or treatment of a professional nature is not covered.

### Premium payment

Payment frequency	Monthly
Collection day	1

It is subject to the terms and conditions of our contract with Jfh Holdings Pty Ltd.

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

Kind regards,



**Wilbur Smith**  
Chief Operating Officer - Sales and Service