

PUBLIC LIABILITY SECTION

Note: This schedule is to be read in conjunction with the Public Liability Section wording version number 008/10/2024, as well as the General Section wording version number 001/06/2016.

SECTION INFORMATION

GENERAL COVER

Claims preparation costs	Included
• Insured amount	R1,000

ITEM INFORMATION

GENERAL INFORMATION ON THIS ITEM

Basis of Cover	Claims made basis
Retroactive date	1 May 2013

Territorial Limits

Anywhere in the world but not in connection with

- (i) any business carried on by the Insured at or from premises outside
- or

- (ii) any contract for the performance of work outside

the following countries:

- The Republic of South Africa, Namibia, Botswana, Lesotho, Kingdom of Eswatini, Zimbabwe and Malawi.

Jurisdiction

Worldwide (excluding USA/
Canada)

ITEM COVER

General liability	Included
• Limit of indemnity (per event)	R5,000,000
• Limit of indemnity (per period of insurance)	Unlimited
• First amount payable:Minimum amount	R1,000
• First amount payable:% of claim (work away from the Insured's premises)	10%
• First amount payable:Minimum amount (work away from the Insured's premises)	R1,000
• First amount payable:Maximum amount (work away from the Insured's premises)	R25,000

ITEM CLAUSES AND EXTENSIONS

Acquisitions and new businesses	Included
Car parks	Included
Emergency medical expenses	Included
Employees' and visitors' property	Included
Gratuitous advice	Included
• Limit of indemnity (per event)	R5,000,000
• Limit of indemnity (per period of insurance)	R5,000,000
State railway authority and other government departments	Included
Tenant's liability	Included
Tool of trade	Included
Unattached trailers	Included
Vibration and removal of support	Included
• Limit of indemnity (per event)	R25,000
• Limit of indemnity (per period of insurance)	R25,000
• First amount payable:Minimum amount	R1,000
Wrongful arrest and defamation	Not included
Statutory legal defence costs	Not included
Extended reporting option	Not included
Tool of trade - extended cover	Not included
Fire extinguishing charges	Not included
Products liability (including defective workmanship)	Not included
Products liability for the United States of America and/or Canada	Not included

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Products liability - reduced limit of indemnity

Not included

