

B - APPENDIX SECTION

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 the Proposer's property used?

* Offices	<input type="checkbox"/>
* Factory	<input type="checkbox"/>
* Warehouse	<input type="checkbox"/>
* Other commercial	<input type="checkbox"/>
* Residential	<input type="checkbox"/>

* Undeveloped field	<input type="checkbox"/>
* Timber plantation	<input type="checkbox"/>
* Animal farming	<input type="checkbox"/>
* Crop farming	<input type="checkbox"/>
* Other agricultural	<input type="checkbox"/>

How is the neighbouring property used?

* Offices	<input type="checkbox"/>
* Factory	<input type="checkbox"/>
* Warehouse	<input type="checkbox"/>
* Other commercial	<input type="checkbox"/>
* Residential	<input type="checkbox"/>

* Undeveloped field	<input type="checkbox"/>
* Timber plantation	<input type="checkbox"/>
* Animal farming	<input type="checkbox"/>
* Crop farming	<input type="checkbox"/>
* Other agricultural	<input type="checkbox"/>

Please list all fires on the Proposer's properties over the past 5 years.

YEAR	QUANTUM	CAUSE OF FIRE

Does the Proposer comply with legislation governing the prevention and control of fires?
(includes the burning of fire-breaks)

Yes No *If No, please specify in the notes area below*

Is the Proposer a member of a Fire Protection Association?

Yes No

Does the Proposer have quick access to the personnel and fire-fighting equipment necessary to control a fire on the Proposer's premises?

Yes No

Is there a proper maintenance program in place for this equipment?

Yes No

Are staff appropriately trained to combat fires?

Yes No

Is there easy access to high volume water sources such as dams?

Yes No

Are there informal settlements on or within 2 km of the property?

Yes No

Are flammable materials such as chemicals, fertilizer and fuel stored in a way that minimises the likelihood of fire?

Yes No

If quantities of dry feed such as Lucerne are stored, is it stored in a way that safeguards against internal combustion?

Yes No Not stored

Other than as described above, do the Proposer's activities or the nature of its property expose its neighbours to a significant spread of fire risk?

Examples include: high frequency of lightning strikes; fire-break burners

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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Are the Proposer's perimeter fences adequately maintained to prevent the breakout of animals?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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N/A - no farm or wild animals on the property	<input type="checkbox"/>
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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 using hours of ordinary travel from a medical facility equipped with a 24-hour casualty facility.

DISTANCE	NUMBER OF RESORTS
Within 1 hour	<input type="text"/>
Within 2 hours	<input type="text"/>
Within 4 hours	<input type="text"/>
More than 4 hours	<input type="text"/>

Which of the following activities are conducted on the Proposer's premises?

* quad biking	<input type="checkbox"/>
* horse-riding	<input type="checkbox"/>
* diving	<input type="checkbox"/>
* safari vehicle drives	<input type="checkbox"/>
* boat rides	<input type="checkbox"/>
* motor sport	<input type="checkbox"/>
* shooting related sports (e.g. archery, pistol shooting etc.)	<input type="checkbox"/>

* rock face climbing	<input type="checkbox"/>
* hot air ballooning	<input type="checkbox"/>
* bungee jumping	<input type="checkbox"/>
* walks among wild animals	<input type="checkbox"/>
* cycling	<input type="checkbox"/>

* contact or assault sports (e.g. rugby, boxing, martial arts)	<input type="checkbox"/>
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What other recreational activities are provided?

Do all visitors sign a disclaimer?

Yes - this is part of the normal process	<input type="checkbox"/>
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Mostly	<input type="checkbox"/>
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Seldom/Never	<input type="checkbox"/>
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Are the Insured's disclaimers visible when visitors enter the premises?

All the premises
 Some premises
 No

If Some, please specify which premises have no disclaimer in the notes area below

Does the resort always get the guests' travel insurance details?

N/A - no overnight accommodation is offered
 Yes, it is part of the normal process
 Mostly
 Seldom/Never

Are all the resorts/venues equipped to deal with basic medical emergencies? Yes No

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.

NOTES

Empty dotted-line box for 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:

Blue collar (manual labour):
 White collar (office labour):

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	

How many of these staff operate or work on or maintain forklifts?

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)?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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If there are exceptions in the contract, please specify in the Notes area below

Does the Proposer's standard operating process check the qualifications and criminal records of all staff supplied to its clients?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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Does the Proposer hire out professionals who are going to provide billable advice on behalf of the clients?

Yes	<input type="checkbox"/>
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No	<input type="checkbox"/>
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Note: The Policy does not cover liability arising out of such advice. This ought typically to be covered in terms of the client's professional indemnity policy.

NOTES

11 | WAREHOUSING AND OTHER STORAGE

What are the main reasons for third party property being in the Proposer's care?

A storage for hire facility	<input type="checkbox"/>
Transport service	<input type="checkbox"/>
Items being repaired/worked on	<input type="checkbox"/>
Other: <i>Please specify</i>	

What is the typical value of this property during a busy period?

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In terms of storage space, how much of this would typically be made up of:

ITEM DESCRIPTION	STORED	TRANSPORTED
Perishable food	<input type="checkbox"/>	<input type="checkbox"/>
Non-perishable food	<input type="checkbox"/>	<input type="checkbox"/>
Cigarettes or alcohol	<input type="checkbox"/>	<input type="checkbox"/>
Goods susceptible to water or moisture damage	<input type="checkbox"/>	<input type="checkbox"/>
Goods susceptible to temperature changes (food, agricultural seeds, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Items which are highly flammable or potentially explosive	<input type="checkbox"/>	<input type="checkbox"/>
Corrosive substances (including alkalis and acids)	<input type="checkbox"/>	<input type="checkbox"/>
Temperature sensitive items (including cold storage facilities)	<input type="checkbox"/>	<input type="checkbox"/>
High theft risk items (including jewellery, laptops, gift vouchers, etc.)	<input type="checkbox"/>	<input type="checkbox"/>
Electronic equipment	<input type="checkbox"/>	<input type="checkbox"/>

REMEMBER:

The policy excludes cold storage facilities as well as money and other negotiable securities such as gift vouchers.

Please describe the goods being stored:

How much of the storage facility is protected by well-maintained automated fire suppression systems?

All	At least 90%	Other - please specify ratio of storage area
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How well is the storage facility maintained?

Over the past 6 months has the storage facility had a problem with vermin, insects, other pests, leaking water, damp, or other perils which may damage the stored property?

Please detail the protection against theft including:

Doors	
Windows	
Burglar alarm system (maintenance contract)	
After hours watchman	

Does the Proposer contract out of liability for loss/damage to third party property in the Insured's care?

Yes	No	Mostly
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If "Mostly", then please specify in the Notes area below when this is not done.

NOTES

REMEMBER:

The policy requires the Insured to contract out of such liability in terms of Warehousing 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?

NOTES

13 | SAFETY & SECURITY SERVICES

If the Proposer provides 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

Note: There is no cover for liability arising out of the use of firearms, unless the Proposer complies with all legislation governing the use, storage and ownership of firearms, at all times.

What percentage of the Proposer's Security Personnel are **NOT** permanent employees?

Less than 5%	Between 5% and 20%	Between 20% and 50%	More than 50%
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Animals

Please state the number of animals used by the Proposer:

Dogs	Horses	Other
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Before these animals are used, are both the animals and their handlers trained according to PSIRA requirements?

Yes	<input type="checkbox"/>	Not always	<input type="checkbox"/>
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Note: The policy excludes cover for liability arising out of the conduct of the Insured's security personnel and animals where such conduct is addressed in training required by PSIRA and the Proposer did not comply with PSIRA's training requirements.

Training and Compliance

Do all security personnel conform to PSIRA's training requirements in terms of the security function that they perform?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Note: The policy excludes cover for liability arising out of the conduct of the Insured's security personnel and animals where such conduct is addressed in training required by PSIRA and the Proposer did not comply with those training requirements.

Do all the Proposer's companies which offer Security Services have a valid PSIRA registration number?

Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Note: It is a prerequisite of this insurance that the Proposer or any entity offering Security Services on its behalf is registered in accordance with the PSIRA.

HR process

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

Yes	<input type="checkbox"/>	Sometimes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Note: The policy excludes cover for liability arising out of the criminal activity of staff who had criminal records before being employed by or on behalf of the Insured.

Does the proposer verify that all security personnel have a current valid PSIRA registration certificate?

Yes	<input type="checkbox"/>	Sometimes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Note: The policy excludes cover for liability arising out of misconduct of security personnel who fail to adhere to the PSIRA's registration requirements.

Before employing security personnel, does the proposer 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	<input type="checkbox"/>	Yes, for at least 95% of security personnel	<input type="checkbox"/>	Not always	<input type="checkbox"/>
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Scope of Activities

Which of the following activities does the proposer participate in?

ACTIVITY	Y/N	NOTES
Guarding airports or aircraft		
Guarding vehicle storage facilities		Additional Excess
Controlling crowds of people		
Controlling crowds of people engaged in a labour dispute		Limited
Medical response or paramedic services		Limited
Supply, installation, maintenance of alarm or access control systems		
Armed response to alarm systems		
Cash in transit facilities		Excluded

Note: There is no cover for liability arising out of

- i. the guarding of money, securities for money, jewellery, precious metals or stones or works of art whilst they are being transported in a vehicle.
- ii. Security Services primarily hired to avert damage from crowds involved in a labour dispute

- a. Cover for liability arising out of failing to respond to a medical emergency or incorrectly handling a medical emergency is limited to R 1000 000.
- b. An additional excess of R50,000 applies to liability arising out of the Security Officers' unauthorised use of a vehicle if such person had unrestricted access to that vehicle's keys

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 the Proposer requires 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?

Motor Third party Passenger Liability

Please state the number of vehicles in each category:

COUNT	VEHICLE DESCRIPTION
	Passenger vehicles up to 5 seats
	Passenger vehicles up to 12 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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