



Company Name	VISA SECURITY GROUP PTY LTD
Attention	TO WHOM IT MAY CONCERN
E-Mail Address	accounts@visasecurity.co.za
From	MPHO BALOYI
Telephone Number	08 600 70 000
Date	02 October 2019

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Dear TO WHOM IT MAY CONCERN,

We confirm the following PUBLIC LIABILITY cover as per the schedule of cover listed below. It is subject to the terms and conditions of our contract with MR S KIMERA.

Name	Facility number	Inception date
VISA SECURITY GROUP PTY LTD	OT23141709	15/01/2014

Cover	OUTsured Value	Basic Excess	Premium
COMPREHENSIVE			INCLUDED
Additional Cover Options			
LIABILITY - CUSTODY AND CONTROL			INCLUDED
LIABILITY - DEFECTIVE WORKMANSHIP			INCLUDED
EXTENDED RETROACTIVE DATE			OPTIONAL
LIABILITY - DEFECTIVE PRODUCTS			OPTIONAL
INTERNAL LIABILITIES			OPTIONAL
HELP@OUT MEDICAL & LEGAL			OPTIONAL
HELP@OUT TRAUMA SUPPORT AND HIV CARE			OPTIONAL
VELDFIRES LIABILITY			OPTIONAL
EXTERNAL LIABILITIES			OPTIONAL
Included Benefits			
LEGAL DEFENCE COSTS R 10,000.00			INCLUDED
WRONGFUL ARREST			INCLUDED



Special Conditions

- CUSTODY AND CONTROL COVER COVERS DAMAGE TO PROPERTY UNDER YOUR CUSTODY OR CONTROL WHERE YOU ARE LEGALLY LIABLE FOR ANY DAMAGE CAUSED WHILE PERFORMING WORK TO PROPERTY BELONGING TO OTHER PEOPLE. GOODS FOR WHICH YOU ARE RESPONSIBLE AND WHICH BELONG TO OTHER PARTIES MUST BE COVERED UNDER STOCK WHILE NO WORK IS PERFORMED ON THOSE GOODS. THERE IS NO COVER FOR THAT PART OF ANY PROPERTY ON WHICH THE INSURED IS OR HAS BEEN WORKING ON.
- LIABILITY ARISING FROM ANY ADVICE OR TREATMENT OF A PROFESSIONAL NATURE IS NOT COVERED.
- 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.
- 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.

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

Kind regards,

A handwritten signature in blue ink, appearing to read "Wilbur Smith".

Wilbur Smith
Chief Operating Officer - Sales and Service