

Summary of claims history

Total number of assets claims	Descriptions of claims for assets
64 claims were registered from 2019 to 2025	<ul style="list-style-type: none"> • Theft and vandalism of cables • Stolen assets • Damage to property by vehicle • Faulty pump • Damage to motor • Laptop stolen from vehicle • Break-in • Thatch roof of Lapa damaged by Elephants. • Diesel stolen from fixed tanked at insured premises • A gate was stolen. • Robbery and goods stolen • Storm Damage • Damage to motor- did not want to restart. • Submersible pump stolen • Fire Damage • Reservoir - Solar panel & telemetry system stolen off the top of the reservoir. • Two floodlights and camera that were stolen • Lightning damage to IT equipment • Telemetry system damaged/stolen during burglary • Motor vehicle accidents
Total Assets Claims Excluding VAT and Net of Deductibles	R 1,650,562.52
Total number of claims for fleet	Descriptions of claims for fleet
66 claims were registered from 2022 to 2025	<ul style="list-style-type: none"> • Stone Damage • Stone Damage Windscreen • Driver Lost Keys • Car keys stolen during robbery • Hijacked • The front tyre of the vehicle fell into the trench • The vehicle damaged by a gate • The spare wheel of the vehicle was stolen at the back of the truck • Motor vehicle accidents

SUMMARY OF THE CURRENT INSURANCE COVER

1. ASSETS ALL RISKS

Cover: Loss of or damage to property as a result of fire, lightning, explosion, storm, wind, water, hail, snow, thunderbolt, earthquake, subsidence and landslip, malicious damage and theft.

Description

- Property Damage
- Machinery and Equipment
- Telemetry
- Buildings
- Waterworks
- IT Software, Equipment and Electronic Equipment
- Furniture & Fixtures
- Machinery Breakdown
- Electronic Breakdown
- Fire and Allied Perils
- Malicious Damage
- Accidental Damage
- Subsidence and Landslip
- Theft Forcible and violent entry/exit other than in respect of Electronic Equipment items including Laptops, Cellphones,iPads.
- Goods In Transit
- Money
- Glass
- All Theft Losses
- Business Interruption

2. MOTOR VEHICLES

Cover: Accidental damage, theft or hijack, to vehicles owned or hired and Third-Party Liability

- Number of units: 183
- Fleet Value : R 61,169,705.00

3. PUBLIC LIABILITY

Cover: Legal Liability including defense costs following damage to third party property or bodily injury to persons

Description

- Primary – General Public Liability, Tenants and Pollution
- Employers Liability
- Products Liability
- Statutory Legal Defence Costs
- Wrongful Arrest & Defamation
- Motor Excess of Loss
- Gratuitous Negligent Advice
- Products Liability and Defective Workmanship

4. EMPLOYMENT PRACTICES LIABILITY

Cover: Provides coverage to employers against claims made by their employees that feels their legal rights as employees of the company have been violated such as but not limited to discrimination, wrongful termination, sexual harassment, wrongful discipline, etc.

5. DIRECTORS AND OFFICERS LIABILITY

Cover: Legal liability for Directors and Officers of the company in their personal capacity following an allegation of a wrongful act such as Error, Misstatement, Act/Omission, Negligence, Breach of Fiduciary Duty, brought by Shareholders, Stakeholders and any other affected party

Description

- Directors & Officers Liability
- Company Reimbursement

6. MARINE HULL

Cover: Loss of or damage to the vessel caused by any of the following perils: External Accident, Fire, Lightning, and Explosion

Description

- Third Party Legal Liability
- Passenger Legal Liability