

Policy Schedule

Policy Number	4000/89724		
Broker	Jan Willemse cc (VAT No. 4960123976)		
Insured	Civilpro Engineering Solutions (Pty) Ltd (VAT No. 4760277006)		
Business	Civil and Structural Engineering and Project Management as well as all past, present and future similar activities of the Insured and the Insured's predecessors in similar business (subject to the Retroactive Date indicated below)		
Period of Insurance	From :	01 May 2019	
	To :	30 April 2020	
Retroactive Date/s	01 May 2017		
Insurer	Santam Limited (Reg. 1918/001680/06) (VAT no. 4440102095)		

PROFESSIONAL INDEMNITY

Territorial Limits	The cover provided by your Insurance Policy will indemnify you for liability arising from your Business activities conducted anywhere in the World, but not in connection with any business carried on by the Insured at or from premises within or any contract for the performance of work within North America or Australia.
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Schedule of Limits of Indemnity/Liability			
Sections / Extensions	Per Claim	Per Policy Period	Excess / Deductible
Professional Indemnity	R 5,000,000	Unlimited	R 10,000
Public Liability	R 5,000,000	Unlimited	R 10,000
Liability Following Employee Dishonesty	R 5,000,000	Included in the Policy Period Limit shown above	R 10,000
Joint Venture and/or Consortium Agreements	R 5,000,000	Included in the Policy Period Limit shown above	R 10,000
Sub Contracted Duties	R 5,000,000	Included in the Policy Period Limit shown above	R 10,000
Defamation	R 1,000,000	R 3,000,000	R 10,000
Fee Recovery	R 250,000	R 750,000	R 5,000
Loss Of Documents	R 50,000	R 150,000	R 250
Statutory Defence Costs	R 1,000,000	R 3,000,000	R 10,000
Wrongful Arrest	R 1,000,000	R 3,000,000	R 10,000

All amounts stated in this Policy are expressed exclusive of VAT. In settling claims the Insurer will add VAT at 15% to the VAT exclusive settlement to allow for a vendor insured's output VAT liability under section 8(8) of the VAT Act. For clarity it is noted that in cases where an excess/deductible is expressly recovered by the Insurer from the Insured the excess / deductible in terms of the policy does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.