

Policy Schedule

Policy Number	4000/55675	
Broker	Pete Wilson and Associates cc (VAT NO. 4080149687)	
Insured	MAB Ikhwezi Architects CC (VAT NO. 2001/031266/23) Afzelia Environmental Consultants (Pty) Ltd (VAT NO. 2013/058490/07)	
Business	Architecture and Environmental Consulting	
Period of Insurance	From :	01 March 2017
	To :	28 February 2018
Retroactive Date	01 March 1987 - MAB Ikhwezi Architecture cc 21 May 2009 – Afzelia Environmental Consultants	
Insurer	Santam Limited (Reg. 1918/001680/06) (VAT no. 4440102095)	

Schedule of Limits of Indemnity/Liability			
Section/Extension	Per Claim	Per Policy Period	Excess/ Deductible
Professional Indemnity	R 25,000,000	Unlimited	R 50,000
General Public Liability	R 25, 000,000	Unlimited	R 50,000
Liability Following Employee Dishonesty	R 25,000,000	Included in the Policy Period Limit shown above	R 50,000
Joint Venture and/or Consortium Agreements	R 25,000,000	Included in the Policy Period Limit shown above	R 50,000
Sub Contracted Duties	R 25,000,000	Included in the Policy Period Limit shown above	R 50,000
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 2,500,000	R 7,500,000	R 10,000
Wrongful Arrest	R 2,500,000	R 7,500,000	R 10,000

All amounts stated in this Policy are expressed exclusive of VAT. In settling claims the Insurer will add VAT at 14% 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