



PI & LIABILITY UNDERWRITING MANAGERS



A C and E PI & Liability Underwriting Managers (Pty) Ltd

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Company Registration Number: 2013/145635/07
VAT Registration Number: 4090266018

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Licensed Financial Service Provider 45553

2 August 2023

CERTIFICATE OF INSURANCE

This certificate is merely evidence that insurance cover is in force at the time of issuance and does not replace the policy with all the terms and conditions, warranties, limitations and exclusions.

To Whom It May Concern:

This is to certify that **Endurance Ride Association of South Africa** have an **Annual Events Liability Monthly Payable Insurance Policy** effected through New National Assurance Limited covering the classes of insurance listed hereunder.

Policy Number/Reference Number	: AE23/EK44755 – ACE110407AE
Insured	: Endurance Ride Association of South Africa
Business Activities	: Various once off events – Equestrian Sports Events
Period of Insurance	: 01 September 2023 to 31 August 2024
Retroactive Date	: 15 August 2020

Class Of Insurance	Limit of Indemnity Excl. 15% Vat (Annual Aggregate)
General Public Liability	R 20 000 000
Extensions	
Defamation	R 500 000
Emergency Medical Expenses	R 250 000
Food & Drink	R 1 000 000
Spread of Fire	R 10 000 000
Statutory Legal Defence Costs	R 500 000
Temporary Construction	R 10 000 000
Trespass Nuisance / Prevention of Access	R 150 000
Wrongful Arrest	R 500 000

Policy Notes:

- (1) The premium on this policy is payable on a monthly basis. As a result, this confirmation of cover is valid only on receipt of premium each and every month as agreed.
- (2) This policy is optionally renewable each year.

Managing Director: Anne-Marie Fourie



Premium obligations and consequences of non-payment of premiums:

This policy is subject to premium payment payable in terms of the Short-Term Insurance Act (No. 53 Of 1998).

The Policyholder Protection Rules under Section 55 of the Short-Term Insurance Act (No.53 Of 1998) affords the insured a grace period of 15 days from the payment due date as per the policy schedule. The grace period does not apply to the month of inception and only comes into effect the month following the inception of a policy.

It is hereby noted that premiums are payable in advance either on the first of the month or as agreed and indicated by your payment method on the policy schedule.

The implications of a failure to pay the policy premium as per the regulations will result in a provision of this policy to be voided to the extent that the Act provides expressly or by implication that the Underwriter on behalf of the Insurer may repudiate a claim because the premium was not paid on the due date even though payment was made during the grace period referred to in Rule 15 of the Policyholder Protection Rules (Short-Term Insurance), Section 55 Of Short-Term Insurance Act Of 1998, whether or not the payment was made prior to the event giving rise to the claim. The Act further allows an insurer to terminate a policy with immediate effect due to non-payment of a premium. If premium payment is not received by the end of the aforementioned grace period, then your policy shall be deemed as cancelled. The cancellation will be dated the 1st day following the last month for which premiums were received.

Subject always to the Terms, Conditions, Limitations and Exclusions of the policy.



Esther Khoba

Representative of AC&E Professional Indemnity and Liability Underwriting Managers (Pty) Ltd