



Policy Schedule

Policy Number:	PA1706194
Insurer:	Lombard Insurance Company Limited (VAT No. 4360121331) 4th Floor, 22 Wellington Road, Parktown
Insured:	Endurance Ride Association of South Africa (VAT No: 4190264186) 9 Senekal Street, Wierda park, Extension 2, 0156
Business Description:	for Endurance Riding Purpose and SANESA School Endurance
Broker:	Newsure Brokers cc (VAT No: 4460258744)
Period of Insurance:	From 15 August 2024 to 14 August 2025 Both days inclusive plus any subsequent period for which the Insurers agree to accept a premium and subsequently endorsed hereon
Renewal Date:	15 August 2025
Premium:	R1,153.04 + R172.96 VAT = R1,326.00 per month
Broker Fee:	R86.96 + R13.04 VAT = R100.00 per month
Territorial Limits:	Worldwide
Basis of Cover:	Cover is restricted to apply only whilst the insured persons are attending, competing in or officiating at any events held under the auspices of Endurance Riding Association of South Africa (ERASA) including whilst commuting from place of residence and place of event in a direct and timeous manner
Conditions:	As per the terms and conditions of the attached LHRGPA4 Policy Wording
Maximum Limits of Liability:	Any One Life Limit: R95,000 Any One Accident Limit: R5,000,000
Insured Persons:	Category 1: 1260 x Fully paid up Members 18 years and older including 300 Day Riders (Refer Memorandum 1) Category 2: 400 x Fully paid up Members younger than 18 years of age including 100 Day Riders (Refer Memorandum 1) Category 3: 25 x Marshalls Category 4:

Signed for and on behalf of the Insurer on 7th day of August 2024

The insured is requested to read this Policy and if it is incorrect, return it immediately for alternation.

In terms of a ruling issued by SARS, this document together with proof of payment of premium constitutes an alternative tax invoice, debit note or credit note as contemplated in sections 20(7) and 21(5) of the VAT Act respectively.

Table of Benefits



LOMBARD

Broker Partners

Category 1	
Basis of Cover	Cover is restricted to apply only whilst the insured persons are attending, competing in or officiating at any events held under the auspices of Endurance Riding Association of South Africa (ERASA) including whilst commuting from place of residence and place of event in a direct and timeous manner
1 - Death	R75,000
2 - Permanent Total Disability	R75,000
3 - Permanent Disability	Such % of R75,000 as specified under the Table of Compensation
4 - Temporary Total Disability	Not Insured
5 - Temporary Partial Disability	Not Insured
6 - Medical Expenses	Up to R20,000 per Insured Person. Excess: R500, each and every claim
Ext EMERGENCY Assist	Included - Emergency Telephone Number +27 11 259 5462 (MSO)

Category 2	
Basis of Cover	Cover is restricted to apply only whilst the insured persons are attending, competing in or officiating at any events held under the auspices of Endurance Riding Association of South Africa (ERASA) including whilst commuting from place of residence and place of event in a direct and timeous manner
1 - Death	R75,000
2 - Permanent Total Disability	R75,000
3 - Permanent Disability	Such % of R75,000 as specified under the Table of Compensation
4 - Temporary Total Disability	Not Insured
5 - Temporary Partial Disability	Not Insured
6 - Medical Expenses	Up to R20,000 per Insured Person. Excess: R500, each and every claim
Ext EMERGENCY Assist	Included - Emergency Telephone Number +27 11 259 5462 (MSO)

Category 3	
Basis of Cover	Cover is restricted to apply only whilst the insured persons are attending, competing in or officiating at any events held under the auspices of Endurance Riding Association of South Africa (ERASA) including whilst commuting from place of residence and place of event in a direct and timeous manner
1 - Death	R20,000
2 - Permanent Total Disability	R20,000
3 - Permanent Disability	Such % of R20,000 as specified under the Table of Compensation
4 - Temporary Total Disability	Not Insured
5 - Temporary Partial Disability	Not Insured
6 - Medical Expenses	Up to R20,000 per Insured Person. Excess: R500, each and every claim
Ext EMERGENCY Assist	Included - Emergency Telephone Number +27 11 259 5462 (MSO)

Table of Benefits



LOMBARD
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Category 4	
Basis of Cover	24 Hours, Seven Days a Week
1 - Death	Not Insured
2 - Permanent Total Disability	Not Insured
3 - Permanent Disability	Not Insured
4 - Temporary Total Disability	Not Insured
5 - Temporary Partial Disability	Not Insured
6 - Medical Expenses	Not Insured
Ext EMERGENCY Assist	Included - Emergency Telephone Number +27 11 259 5462 (MSO)



Memorandum 1

It is hereby noted and agreed that the Insured Persons participates in SANESA Endurance Riding and Endurance Riding

Memorandum 2

It is further noted and agreed that if Riders exceeds the numbers stated on the Policy we will charge the same fee for any Additional Riders on Declaration

Premium Computation



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Insured: Endurance Ride Association of South Africa (VAT No: 4190264186)
9 Senekal Street, Wierda park, Extension 2, 0156

Policy Number: PA1706194

Period of Insurance: From 15 August 2024 to 14 August 2025
Both days inclusive plus any subsequent period for which the Insurers agree to accept a premium and subsequently endorsed hereon

Annual Premium

Insured Persons	Number of Insured Persons	Premium per Capita	Premium (VAT Inclusive)
Category 1	1260	R8.40	R10,584.00
Category 2	400	R8.40	R3,360.00
Category 3	25	R78.72	R1,968.00
Category 4	0	R0.00	R0.00
Total Premium:			R15,912.00

	Gross Premium	Commission 20%	Net Premium
Total Payable:	R15,912.00	R3,182.40	R12,729.60

STATUTORY NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS
IMPORTANT – PLEASE READ CAREFULLY – DISCLOSURE AND OTHER LEGAL REQUIREMENTS

(This notice does not form part of the Insurance Contract or any other document)
As a short-term policyholder, or prospective policyholder, you have the right to the following information:

1. ABOUT THE INTERMEDIARY (INSURANCE BROKER)

Company Name: Newsure Brokers cc
Physical Address: 17 Samora Marchels Street Middelburg 1055
Postal Address: P O Box 1733 Middelburg 1050
Telephone Number: 0132828311

Authorised Financial Services Provider Licence Number: 43086

Commission paid by the Insurer to the Intermediary is reflected in the Premium Breakdown, and does not exceed the maximum percentage prescribed by law.

2. ABOUT THE INSURER

Company Name: Lombard Insurance Company Limited
Physical Address: 4th Floor, 22 Wellington Road, Parktown
Postal Address: P O Box 1411, Killarney, 2193
Telephone Number: 0861 551 0600
Complaints: complaints@lombardins.com
Compliance: compliance@lombardins.com

Authorised Financial Services Provider Licence Number: 1596

Lombard is a member of the South African Insurance Association (SAIA) and subscribes to the SAIA Code of Conduct. If You have a complaint which could not have been resolved directly with Lombard relating to the manner in which we conduct Our business, You can submit a complaint with SAIA on info@saia.co.za

- * Lombard Insurance Company Limited holds Professional Indemnity Insurance.
- * Lombard Insurance Company Limited has a Complaints Resolution Policy. If You require more information in this regard, please contact Our offices.
- * Lombard Insurance Company Limited has a Conflict of Interest Management Policy and related gift register. If You require more information, please contact Our offices.

Compliance Officer: Moonstone Compliance (Pty) Limited
Email: Natassja Jooste - njooste@moonstonecompliance.co.za
Physical Address: Valerida Centre, Dirkie Uys Street, 1st Floor, Stellenbosch, 7600
Postal Address: P O Box 12 662, Die Boord, Stellenbosch, 7613
Telephone Number: 021 883 8000
Website: www.moonstoneinfo.com

Type of policy involved: Short Term – Personal Accident Insurance

3. ABOUT THE ASSISTANCE COMPANY

Company Name: Medical Services Organisation (MSO)
Physical Address: Healthcare Park, Woodlands Drive, Woodmead, Sandton, South Africa
Telephone Number: +27 11 259 5462
Email: lombard@mso.co.za

4. PREMIUM AND YOUR MONETARY OBLIGATIONS

The amount of premium due is contained on the Policy Schedule. In all instances premium must be paid to Your Intermediary before cover is effected.

Extent of premium obligations You assume as the Insured: You agree to pay the premium. Details of the amount of premium due are contained in the Policy Schedule and Premium Computation.

5. GRACE PERIOD

If premium is not paid on the due date, then You have a grace period of 15 days from the due date in which to pay the premium, failing which cover is terminated. In the event that the policy is a monthly policy then this provision applies with effect from the second month of the currency of the policy.

6. COOLING OFF PERIOD

If the cover does not meet Your requirements, You may cancel this policy within 15 days of the first premium due date shown on the schedule or within 15 days of receiving the policy and schedule, whichever is the later. We will give You a full refund of any premiums paid as long as no claim has been made in that period. We will provide this refund within 30 days from the date we receive notice of cancellation from You.

7. WAIVER OF RIGHTS

No insurance party involved may request or induce You in any manner, to waive any right or benefit conferred on You by or in terms of the Code of Conduct or the Policy Holder Protection Rules and any such waiver is null and void.

8. OTHER IMPORTANT INFORMATION

- Your Policy Wording, Policy Schedule, Memorandum, Premium Computation and any Endorsements must be read as one document. If You need advice on any aspect of Your policy, first amounts payable (excesses) or the claims procedures as well as Your responsibility to pay the premium, please contact Your Insurance Broker.
- You will be informed of any material changes to the information contained regarding Your Insurance Broker and the Insurer.
- Lombard Insurance Company Limited and Your Insurance Broker must give reasons for repudiating Your claim.
- You are entitled to a copy of the policy free of charge.

9. WARNING

- Do not sign any blank or partially completed application form. Complete all forms in ink.
- Keep all documents handed to You and make a note as to what is said to You.
- Do not be pressurised to buy the product.
- Incorrect or non-disclosure by You of relevant facts may influence the Insurer on any claims arising from Your contract of insurance.

10. PARTICULARS OF THE NATIONAL FINANCIAL OMBUD SCHEME (NFO)

The NFO can hear complaints that relates to advise or intermediary services and it has not been resolved with the FSP.

Physical address: Johannesburg: 110 Oxford Rd, Houghton Estate, Johannesburg, Gauteng, 2198
Cape Town: Claremont Central Building, 6th Floor, 6 Vineyard Road, Claremont, Western Province, 7700
Telephone: 0860 800 900
Whatsapp: 066 473 0157
Email address: info@nfosa.co.za
Website: <https://nfosa.co.za/>

11. PARTICULARS OF THE OMBUD COUNCIL

The Ombud Council can therefore only deal with a complaint against an ombud scheme that indicates that this type of contravention has occurred or is likely to occur.

Physical address: Riverwalk Office Park, Block B 41 Matroosberg Road Ashlea Gardens, Pretoria 0102
Telephone: +27 (0)12 051 3400
Email address: enquiries@ombudcouncil.org.za
Website: <https://ombudcouncil.org.za>

Lombard Insurance Company Limited is dedicated to comply with the FAIS Act and its sub-ordinate legislation. If You feel that You would like to complain, please do so in writing to the compliance officer mentioned above. We will provide You with a detailed complaints resolution procedure. If however You feel that Your complaint has not been dealt with sufficiently within Our complaints resolution procedure, You have the right to contact the Financial Ombud Scheme or Ombud Council as above.

12. **HOW TO INSTITUTE A CLAIM**

You must give notice to Lombard Insurance Company Limited in writing as soon as practical of any occurrence which may give rise to a claim under this Insurance. You will be emailed a claim form, which you will be required to complete and return along with any information and proof in support of the claim as specified on the claim form. Failure to return the completed claim form to us within 180 days from the date of incident will invalidate the claim. You may become responsible for a first amount payable in respect of such claim.

13. **COMPLAINTS PROCEDURES**

If You have experienced any service issues, a complaint can be made to Lombard Insurance Company Limited on telephone number + 27 11 551 0603 or e-mail complaints@lombard.com. All complaints must be submitted in writing. We will communicate with the complainant and/or their authorised representative on the complaint and resolution thereof. If you are not satisfied with the outcome of the complaint resolution, you have a right to lodge a complaint with the Ombudsman for Short Term Insurance for matters in respect of claims, or if you have a complaint in respect of advice given or services rendered by the Financial Services Provider, you can lodge a complaint with the Ombudsman for Financial Services Providers. These Complaints Procedures do not affect any right of legal action that You may have against Us.