



UNDERWRITING MANAGERS (PTY) LTD

Inception, Effective 09 September 2016

INSURED	MOSHITO MUSIC CONFERENCE & EXHIBITION
INSURED PHYSICAL ADDRESS	SAMRO PLACE, 20 DE KORTE STREET, BRAAMFONTEIN, JOHANNESBURG, 2017
BROKER	MARSH AFRICA (PTY) LTD - PRETORIA
POLICY FORM	EVENTS LIABILITY - Once off
QUOTE NUMBER	KEU 11363
VAT APPLICABLE	STANDARD VAT (14.00 %)
PERIOD OF INSURANCE	From: 09 September 2016 To: 11 September 2016 (Both Dates Inclusive)
ESTIMATED ATTENDANCE	ESTIMATED ATTENDANCE OF 1 125 PEOPLE FOR THE DAY (INCLUSIVE OF 85 PARTICIPANTS / 1 000 SPECTATORS / 40 EMPLOYEES)
LOCATION	CNR. 4TH AVENUE & 7TH STREET, MELLVILLE, AUCKLAND PARK.
NUMBER OF EVENTS	ONE
EVENT / DESCRIPTION OF BUSINESS	MOSHITO STREET FESTIVAL.
JURISDICTION	Republic of South Africa
TERRITORIAL LIMITS	Republic of South Africa
DATE OF EVENT	10 September 2016

EVENTS LIABILITY SECTION

SECTION DESCRIPTION	Celebrating live music performances from around the world.		
Period of Cover	10th September 2016.		
RISK ITEMS	SUM INSURED		
Events Liability	R	1 000 000.00 (VAT Inclusive)	Any one occurrence and
	R	1 000 000.00 (VAT Inclusive)	In the Aggregate iro all third parties
EXTENSIONS			
Employers Liability	R	1 000 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Statutory Legal Defense Costs	R	250 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Wrongful Arrest & Defamation	R	150 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Emergency Medical Expenses	R	250 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Spread of Fire	R	1 000 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Food & Drink	R	1 000 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Temporary Construction	R	1 000 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
Care, Custody and Control - Damages to Venue	R	200 000.00 (VAT Inclusive)	Any one occurrence and in the aggregate
SECTION EXCESS STRUCTURE	R 10 000 each and every loss (Not applicable to Emergency Medical Expenses)		
PREMIUM	R	6 500.00 (VAT Inclusive)	
BROKER COMMISSION	20.00%		

SECTION MEMO

- Policy cover excludes Event Cancellation, Abandonment and Postponement.



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Sub Limits provided on our quotation and/or policy and included in the Total Sum insured

Employers Liability: (Covers all employees/casuals, but excludes sub-contractors employees/crew)

Statutory Legal Defense Costs:

Wrongful Arrest & Defamation:

Emergency Medical Expenses: (First Aid / Paramedics / Ambulance Service / Other Transport)

Covers any emergency medical - NO excess applicable to this extension

Food & Drink:

Spread of Fire:

Temporary Construction:

Participants whilst participating: (Cover limited to injury/loss/damage as a direct result of the Insured's negligence only)

Only applies to Sporting Events

Care, Custody & Control - Damages to Venue:

Not Covered – Normally covered by the Venue Owner

However, cover available on request at an additional premium

A Pre-and-Post Survey to be conducted by an independent surveyor, appointed by KEU, may be required for this cover and the cost for this will be for the Insured's account

Sub-Contractors:

Not Covered – Should provide their own cover

However, cover available on request at an additional premium

Damage to Plant life (exclude Pitch or Field):

Not Covered – However, cover available on request at an additional premium

A pre and post inspection of the pitch or field is required for this cover and the cost for this will be for the insured's account

NOTE

The cover extends to include liability arising from the exhibitions/stalls/displays at the event Loss or damage to the stalls themselves and/or their contents excluded – this should be covered by the stall owner's insurance



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Event Liability Section is Subject to the following:

1. Cover for Sub-Contractors is excluded
Should cover for Sub-Contractors be required, the insured must provide Underwriters with a list of all Sub-Contractors used at the event
2. All security companies are excluded from the Policy
3. Nuclear Energy Exclusion
4. War and Terrorism Exclusion
5. Asbestosis and Silicosis Exclusion
6. Standard Wording without any extensions, except where quoted to be included
8. Compliance with government legislation in respect of Risk Management of the event
9. All incidents as a result of self-propelled vehicles are excluded
10. Animal and related activities are excluded
11. Alcohol and related activities are excluded
12. Pyrotechnics and related activities are excluded
13. Additional Insured's excluded
14. Damage to the venue is excluded unless specifically noted to be included
15. Insured should obtain certificates of insurance from Sub-Contractors and the Venue owner
16. Advise or treatment of a professional nature excluded (other than first-aid treatment)
17. Damages to Tents/Marquees and related equipment is excluded
18. Territorial and Jurisdiction is exclusive of Republic of South Africa
19. Quote valid for 30 days
20. This quotation must be accepted in writing
21. Premium payable prior to inception of the cover

Regards

Alistair Louw

QUOTE