

PUBLIC LIABILITY

Policy details		
Policy number	OT33152464	
Policy holder	Dkj Projects Pty Ltd	
Inception date	28 September 2018	
Cover details	Sum insured	Premium
Public liability	R2,000,000	Included
Retroactive date: Optional		

OUTsurance Insurance Company Limited. Reg. No. 1994/010719/06. A Licensed Insurer and Financial Services Provider
 Directors: HL Bosman (Chairman), DH Matthee (Chief Executive Officer), PR Pretorius, GL Marx, AW Hedding, K Pillay (Lead Independent),
 JTT Madofo, ET Moabi, B Hanise, ME Ramatse, MC Visser, RSM Ndlovu Company Secretary: M Ehlers



Additional perils	Sum insured	Premium
Additional claims preparation costs	R11,448	Included
Breakout of animals		Optional
Dispensing of incorrect fuel		Optional
Hunting liability		Optional
Legal defence costs		Optional
Liability - defective products		Optional
Liability - defective workmanship	R2,000,000	Included
Sub-Contractors Liability	R2,000,000	Included
Veldfires liability	R2,000,000	Included
Wrongful arrest and defamation		Optional

Annual aggregate limits

The following annual aggregate limits apply:

Annual aggregate limits	
Liability - defective workmanship	R2,000,000

First amounts payable

This is the amount you pay on each and every claim; only one excess is payable. When you claim for additional/included perils and the excess noted differs, then only the highest excess will apply.

Basic excess	% of claim	Minimum	Maximum
Public liability	0.0%	R1,070	R1,070

Special conditions

- There is no cover for damage you caused to the specific part of any property you will be working on, if the damage occurs before you handed over the work.
- Defective workmanship liability cover does not provide any form of guarantee on the work done. Defective workmanship liability covers consequential injury and damage resulting from defective workmanship. It does not cover the costs required to make good defective workmanship or the costs of redoing what was initially done defectively.
- The areas around buildings and fireplaces can become overgrown with grass, weeds, trees and shrubs to the extent that this may pose a fire hazard and increase the spread of fires. These areas must be maintained and the fire hazard must be removed on a regular basis. We require the following: 1. Level and cut down any grass or weeds to a maximum height of 150mm above ground level for a distance of 5m around these buildings and fireplaces. 2. Trees and shrubs that can spread a fire into the building or onto the roof must be cut and pruned at least 2.5m away from any building or roof (5m if the wall or roof construction is made of thatch or timber). Any fire claims at the premises where the vegetation fire hazard contributed towards the fire damage will be excluded.
- Liability arising from any advice or treatment of a professional nature is not covered.
- There is no cover for damage to any underground cables, pipes and conduits while digging trenches.
- Liability arising from work done by sub-contractors exclusion under Public Liability was removed for your business. It will therefore not be applied on Public Liability claims.