

KNOWLEDGE OF WHAT IS POSSIBLE
IS THE BEGINNING OF HAPPINESS

– **GEORGE SANTAYAN**

COVERAGE

- Public liability on a broad-form, non-accidental basis
- Products liability, including defective workmanship and damage arising out of faulty design
- Negligent advice, including poor sales advice or training
- A range of specialist covers, including products inefficacy, errors and omissions, pure economic loss, advertising and copyright infringement
- Statutory defence costs – legal defence costs for a criminal action brought against the Insured (such as for an alleged contravention of the CPA)
- Industry specific covers, such as custody & control, and warehousemen's, carriers' and contractor's liability

THE NEED

In the ordinary course of business, a company could cause damage to the property of others, or even injure people. As a result, the company may become legally liable for the directors, subcontractors, customers, suppliers and shareholders – to name just a few.

Even though the company should do everything it reasonably can to prevent liability, it is simply not practical for a business to anticipate and prevent every possibility.

If the company is at fault, it may be sued for damages.

Our once conservative courts have demonstrated that large awards against businesses that are found to have caused third-party injury or damage are now the order of the day. The CPA has undoubtedly increased the awareness of the rights of consumers and has also given the average South African access to inexpensive dispute resolution mechanisms.

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UNDERWRITTEN BY THE LICENSED INSURERS:

Certain underwriters at **Lloyd's**

Bryte Insurance Company Limited
A Fairfax Company
Co. Reg. No. 1965/006764/06
FSP (17703)

Compass Insurance Company Limited
Co. Reg. No. 1994/003010/06
FSP (12148)



REDEFINING THE BOUNDARIES OF RISK MANAGEMENT, NOW AND INTO THE FUTURE

THE SOLUTION

The Camargue General Liability policies have been designed to pay for third party damages - even if the matter is settled out of court. The policies would also cover legal costs incurred in defending the matter. Although many of the legal risks facing South African businesses are increased trade risks (a consequence of being in business), the Camargue General Liability product (CGL) covers a wide range of those liability exposures that are able to be insured and then also provides each client with access to broad legal risk management tools to manage the balance.

Please refer to the **Risk Management Brochure** for more information.

VALUE-ADDED SERVICES

Camargue's unique M³ approach to insurance is geared towards managing, mitigating and migrating critical business risks – an outcome achieved through the provision of value-added risk benefits to policyholders. Notwithstanding the coverage provided in terms of the policy, the additional risk management benefits further enhance the Camargue product offering and go way beyond simple insurance. The overall result is a well-rounded and complete solution to the risks faced by businesses.

RISK MANAGEMENT SERVICES INCLUDED IN THE POLICY COVER:

- **Cyber Vulnerability Scan (CVS):** This service scans the Insured's network for security vulnerabilities. As the CVS scans those parts of the network accessible to hackers, no further information regarding the network would need to be supplied
- **Private Arbitration:** Alternative options to costly litigation in commercial and employment disputes
- **Crisis Communication & PR:** Public relations support on media disaster management
- **Emergency:** Medical emergency evacuation for visitors, search and rescue, repatriation, and medical expenses
- **Legal Support:** Contract vetting and management
- **Surveys:** General risk surveys, health and safety, environmental and agricultural assessment
- **Telephonic Services:** Legal support on most commercial legal matters

