

MULTIMARK III SCHEDULE

The Insured : NATURE FRIEND SAFARIS

Policy Number : 11349336

The Business : TOUR OPERATORS

Telephone Number : 061 - 234793

Fax Number : 061 - 259316

Cell Phone Number : 081 128 4794

Postal Address : P O BOX 5048
WINDHOEK
NAMIBIA
0000


Territorial Limits : All premises as stated in each section owned or occupied or used by the Insured for the purposes of the Business all situated in the area which on 1st January 1976 constituted the Republic of South Africa, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe and Malawi.

Period of Insurance : (a) From 28/05/2013 to 31/03/2014 both dates inclusive.
(b) Any subsequent period for which the company may accept or agree to accept payment for the renewal of this policy.

Anniversary date : 01/04/2014

This policy is renewable on an annual basis and the premium is paid monthly in advance.

Date : 30 May 2013

Signed : 
on behalf of the company

Insurer : **MUTUAL & FEDERAL INSURANCE CO.**
VAT Reg no : 0326754-01-5

MUTUAL & FEDERAL

Arranged and issued by : Marsh incorporating Alexander Forbes Risk Services
Alexander Forbes House
Independence Avenue, Windhoek
P O Box 1011, Windhoek

Contact Person : HEIKO BERENS

PREMIUM SCHEDULE AND INDEX OF COVER

Our Reference : 704905

Client : NATURE FRIEND SAFARIS

Print Date : 30/05/2013

Policy Number : 11349336

Revision No. : 33

Effective Date : 28/05/2013

Policy Sections	Sections Taken Yes / No	Pro Rata Additional / Refund Premium (N\$)	Renewal Premium (N\$)
1. FIRE	No		
2. BUILDINGS COMBINED	No		
3. OFFICE CONTENTS	Yes		60.00
4. BUSINESS INTERRUPTION	No		
5. ACCOUNTS RECEIVABLE	No		
6. THEFT	No		
7. MONEY	No		
8. GLASS	No		
9. FIDELITY GUARANTEE	No		
10. GOODS IN TRANSIT	No		
11. BUSINESS ALL RISK	No		
12. ACCIDENTAL DAMAGE	No		
13. PUBLIC LIABILITY	Yes		75.00
14. EMPLOYERS LIABILITY	No		
15. MOTOR	Yes		463.81
16. MOTOR TRADE INTERNAL	No		
17. MOTOR TRADE EXTERNAL	No		
18. HOUSEOWNERS	No		
19. HOUSEHOLDERS	No		
20. OTHER	No		
21. PLEASURE CRAFT	No		
22. SECTIONAL TITLE	No		
23. ELECTRONIC EQUIPMENT	Yes		217.50
24. MACHINERY BREAKDOWN	No		
25. PLANT ALL RISK	No		
26. CONSTRUC PUBLIC LIABILITY	No		
27. MACHINERY BREAKDOWN LOP	No		
28. CONTRACTORS ALL RISK	No		
29. STATED BENEFITS	No		
30. GROUP PERSONAL ACCIDENT	No		

PREMIUM SCHEDULE AND INDEX OF COVER

Our Reference : 704905	Client Name : NATURE FRIEND SAFARIS	
Print Date : 30/05/2013	Policy Number : 11349336	
Revision No. : 33	Effective Date : 28/05/2013	
Premium V.A.T. Summary	Pro Rata Premium (NS)	Premium (NS)
Basic Premium Excluding VAT	0.00	816.31
Stamp Duty	0.00	8.16
Namfisa Levy	0.00	8.16
VAT Amount	0.00	122.44
TOTAL MONTHLY PREMIUM	0.00	955.07

This schedule becomes a tax invoice on inception of cover and receipt of payment of premium applicable. Premiums are exclusive of V.A.T. where applicable.

Please check this policy schedule for correctness. Should you not advise our office within 30 days of receipt of any discrepancies this document will be deemed to be correct.

This document is the property of Marsh incorporating Alexander Forbes Risk Services and may not be copied or released without written permission from Marsh incorporating Alexander Forbes Risk Services.

Banking Details

Bank Name : NEDBANK NAMIBIA
Branch Code : 46-16-09 MAIN BRANCH
Acc. Number : 0011000059414
Acc Holder : NATURE FRIEND SAFARIS

LEGEND

Date of Change : 30/05/2013
Effective Date : 28/05/2013
User Name : ISABELL SCHNOOR
Change Description : 2007 JETTA DELETED

SANCTION LIMITATION AND EXCLUSION CLAUSE

The Insurer is deemed not to provide cover and to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

OFFICE CONTENTS**SUMMARY SCHEDULE**

Our Reference : 704905	Client : NATURE FRIEND SAFARIS		
Print Date : 30/05/2013	Policy Number : 11349336		
Revision No. : 33	Effective Date : 28/05/2013		
Detail	Included	Sum Insured / Limit of Indemnity / Compensation NS	Premium NS
PREMISES (Refer to attached Risk Schedule for detail)			
Sub-section A - Contents	Yes	180 000	60.00
Sub-section B - Rent - 25 % of Sub-section A	Yes	45 000	
Sub-section C - Documents	No		
Sub-section D - Legal Liability Documents	No		
Sub-section E - Increase in Cost of Working	Yes	45 000	
25% of Sub-section A			
Theft not by forcible & violent entry into or exit	No		
Theft by forcible & violent entry into or exit	Yes	180 000	
Additional Claims Preparation Costs	No		
EXTENSIONS			
Riot and Strike (other than R.S.A. and Namibia.)	No		
Locks and keys			
- First amount payable			
Capital additions (20% of sum insured)			

OFFICE CONTENTS

RISK SCHEDULE

Our Reference : 704905	Client : NATURE FRIEND SAFARIS	
Print Date : 30/05/2013	Policy Number : 11349336	
Revision No. : 33	Effective Date : 28/05/2013	
	Limit of Indemnity NS	Premium NS
NO 2 STORCH STREET, WINDHOEK 1. OFFICE CONTENTS EXCESS / FIRST AMOUNT PAYABLE : EXCESS: 10% OF CLAIM MINIMUM N\$ 500	180,000.00	60.00 V.A.T. 9.00

PUBLIC LIABILITY

SUMMARY SCHEDULE

Our Reference : 704905 Print Date : 30/05/2013 Revision No. : 33	Client : NATURE FRIEND SAFARIS Policy Number : 11349336 Effective Date : 28/05/2013		
Detail	Included	Sum Insured / Limit of Indemnity / Compensation NS	Premium NS
Limit of indemnity (Risk as per attached schedule)	Yes	5 000 000	75.00
Basis of cover			
Claims made basis	Yes		
Retroactive date	Yes	01/04/2007	
EXTENSIONS			
Products Liability	Yes	5 000 000	
Territories: (excluding U.S.A and Canada)	No		
Defective Workmanship Liability	No		
E.E.C. Liability	No		
Legal defence costs	Yes	10 000	
Warehouseman Liability	No		
Wrongful arrest and defamation	Yes	50 000	
Limit of indemnities restricted to N\$75,000 per event and N\$150,000 per annual period of insurance			
ADDITIONAL EXTENSIONS			
Spreading of Veldfires			
Spreading of Veldfires	Yes	1 000 000	
Straying/droving of livestock	No		
Damage caused by livestock	No		

PUBLIC LIABILITY

RISK SCHEDULE

Our Reference : 704905	Client : NATURE FRIEND SAFARIS	
Print Date : 30/05/2013	Policy Number : 11349336	
Revision No. : 33	Effective Date : 28/05/2013	
	Limit of Indemnity NS	Premium NS
1. GENERAL AND TENANTS LIABILITY EXCESS / FIRST AMOUNT PAYABLE : SPREADING OF VELDFIRE EXCESS : 10% MINIMUM N\$ 5 000	5,000,000.00	75.00 V.A.T. 11.25

MOTOR

SUMMARY SCHEDULE

Our Reference : 704905 Print Date : 30/05/2013 Revision No. : 33	Client : NATURE FRIEND SAFARIS Policy Number : 11349336 Effective Date : 28/05/2013
--	---

Detail	Included	Sum Insured / Limit of Indemnity / Compensation NS	Premium NS
Vehicles as per attached schedule			
SPECIFIED VEHICLE BASIS	Yes	107 000	463.81
NON-SPECIFIED VEHICLE BASIS	No		
EXTENSIONS AND CLAUSES (applicable to either basis)			
Contingent Liability	Yes	1 000 000	
Passenger Liability	No		
Unauthorised passenger liability	Yes	1 000 000	
Parking facilities and movement of third party vehicles	Yes	1 000 000	
Windscreen (Comprehensive cover only)	Yes		
(First Amount Payable)			
Riot and strike (other than RSA and Namibia)	No		
Loss of keys	Yes	6 000	
(First Amount Payable)			
Wreckage Removal	Yes	10 000	
Credit Shortfall	Yes		
Car hire extension	No		
LIMIT OF THE COMPANY LIABILITY IN RESPECT OF THEFT OF:			
(a) radio's, tape players and similar equipment	Yes	5 000	
(b) telephones	No		
Additional Claims Preparation Costs	No		
THE LIMITS OF INDEMNITY (sub-section B)			
a) in respect of any occurrence directly or indirectly due to or in consequence of fire or explosion	Yes	1 000 000	
b) passenger liability (extension 2 and/or 3)	No		
c) any other event and the aggregate of (a), (b) and (c)	Yes	5 000 000	
(1) During any period of insurance in which a no claim rebate is not allowed	No		
(2) While the vehicle is being driven by any person under 25 years of age or over 75 years of age	No		
(3) While the vehicle is being driven by any person who has held a licence to drive such vehicle for a period less than 2 years or who holds a learners licence	No		
(4) In respect of each and every occurrence giving rise to a claim	Yes		

MOTOR

SUMMARY SCHEDULE

Our Reference : 704905 Print Date : 30/05/2013 Revision No. : 33	Client : NATURE FRIEND SAFARIS Policy Number : 11349336 Effective Date : 28/05/2013		
Detail	Included	Sum Insured / Limit of Indemnity / Compensation NS	Premium NS
(5) Any other amount to be borne by the insured: (a) Hail damage (b) Theft without immobiliser The amounts to be borne by the Insured shall be the amounts specified in paragraphs 1 to 5 above which shall apply independently and shall be cumulative. The above provisions shall apply separately to each vehicle.	No No		

MOTOR

RISK SCHEDULE

<p>Our Reference : 704905</p> <p>Print Date : 30/05/2013</p> <p>Revision No. : 33</p>	<p>Client : NATURE FRIEND SAFARIS</p> <p>Policy Number : 11349336</p> <p>Effective Date : 28/05/2013</p>																		
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 20%; text-align: center;">Limit of Indemnity N\$</th> <th style="width: 20%; text-align: center;">Premium N\$</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"> <p>N 102957 W 2005 RENAULT SCENIC AUTHENTIQUE 1600</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MIN N\$ 1,500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p> </td> <td style="text-align: center; vertical-align: top;">67,400.00</td> <td style="text-align: center; vertical-align: top;">213.43 V.A.T. 32.01</td> </tr> <tr> <td style="vertical-align: top;"> <p>N 105447 W 2006 VOLKSWAGEN CHICO 1.4I</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MINIMUM N\$ 1 500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p> </td> <td style="text-align: center; vertical-align: top;">39,600.00</td> <td style="text-align: center; vertical-align: top;">125.40 V.A.T. 18.81</td> </tr> <tr> <td style="vertical-align: top;"> <p>N TBA W 2012 CHRYSLER JEEP</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> </td> <td style="text-align: center; vertical-align: top;">0.00</td> <td style="text-align: center; vertical-align: top;">41.66 V.A.T. 6.25</td> </tr> <tr> <td style="vertical-align: top;"> <p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> </td> <td style="text-align: center; vertical-align: top;">0.00</td> <td style="text-align: center; vertical-align: top;">41.66 V.A.T. 6.25</td> </tr> <tr> <td style="vertical-align: top;"> <p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> </td> <td style="text-align: center; vertical-align: top;">0.00</td> <td style="text-align: center; vertical-align: top;">41.66 V.A.T. 6.25</td> </tr> </tbody> </table>		Limit of Indemnity N\$	Premium N\$	<p>N 102957 W 2005 RENAULT SCENIC AUTHENTIQUE 1600</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MIN N\$ 1,500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p>	67,400.00	213.43 V.A.T. 32.01	<p>N 105447 W 2006 VOLKSWAGEN CHICO 1.4I</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MINIMUM N\$ 1 500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p>	39,600.00	125.40 V.A.T. 18.81	<p>N TBA W 2012 CHRYSLER JEEP</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25	<p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25	<p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25
	Limit of Indemnity N\$	Premium N\$																	
<p>N 102957 W 2005 RENAULT SCENIC AUTHENTIQUE 1600</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MIN N\$ 1,500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p>	67,400.00	213.43 V.A.T. 32.01																	
<p>N 105447 W 2006 VOLKSWAGEN CHICO 1.4I</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - COMPREHENSIVE No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p> <p>EXCESS / FIRST AMOUNT PAYABLE : BASIC : 5% OF CLAIM, MINIMUM N\$ 1 500 WINDSCREEN EXCESS : 25% OF CLAIM MINIMUM N\$ 250 RADIO/TAPE EXCESS : N\$ 250 EACH AND EVERY CLAIM LOSS OF KEYS: N\$250.00 EACH AND EVERY CLAIM</p>	39,600.00	125.40 V.A.T. 18.81																	
<p>N TBA W 2012 CHRYSLER JEEP</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25																	
<p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25																	
<p>N TBA W 2012 LANDROVER DISCOVERY 4</p> <p>22 - PRIVATE & COMMERCIAL</p> <p>TYPE OF COVER - THIRD PARTY ONLY No Claim Bonus :- 0</p> <p>Engine No. - Chassis No. -</p>	0.00	41.66 V.A.T. 6.25																	

Memo / Conditions

INTEREST OF NEDBANK NOTED IN RESPECT OF TWO 2007 LANDROVERS TDV6.

INTEREST OF NEDBANK NOTED IN RESPECT OF TWO 2010 LANDROVERS 3.0 TDV6.

ELECTRONIC EQUIPMENT

SUMMARY SCHEDULE

Our Reference : 704905 Print Date : 30/05/2013 Revision No. : 33	Client : NATURE FRIEND SAFARIS Policy Number : 11349336 Effective Date : 28/05/2013		
Detail	Included	Sum Insured / Limit of Indemnity / Compensation NS	Premium NS
PREMISES			
Section I: Material damage :	No		
(As per attached schedule)	Yes	80 000	217.50
Section II: Consequential loss	Yes		
Increased cost of working	Yes	10 000	
Indemnity period in months	Yes	3 MONTHS	
Time Excess	Yes	48 HOURS	
Reinstatement of Data/Programs	Yes	10 000	
EXTENSIONS			
Additional Claims Preparation Costs	No		
Telkom access lines	Yes		
Incompatibility cover	No		
Prevention of access	No		
Transit and away from premises	Yes		
Failure of Public Supply	Yes		

ELECTRONIC EQUIPMENT

RISK SCHEDULE

Our Reference : 704905	Client : NATURE FRIEND SAFARIS	
Print Date : 30/05/2013	Policy Number : 11349336	
Revision No. : 33	Effective Date : 28/05/2013	
	Limit of Indemnity NS	Premium NS
1. LEANDER LAPTOP (ALL RISKS) EXCESS / FIRST AMOUNT PAYABLE : EXCESS: 10% OF CLAIM MINIMUM N\$ 500	10,000.00	83.33 V.A.T. 12.50
2. 5 @ LAPTOPS AT N\$ 8 0000 EACH EXCESS / FIRST AMOUNT PAYABLE : EXCESS: 10% OF CLAIM MINIMUM N\$ 500	40,000.00	76.67 V.A.T. 11.50
3. ALL ELECTRONIC EQUIPMENT OF THE INSURED EXCESS / FIRST AMOUNT PAYABLE : EXCESS: 10% OF CLAIM MINIMUM N\$ 500	30,000.00	57.50 V.A.T. 8.63

Memo - Conditions

<u>Note Nr.</u>	<u>Contents of note</u>
1	<p>MARIENTAL FLOOD COVER</p> <p>In the event of an indemnifiable loss in respect of flooding to any property situated downstream of the Hardap Dam and the lower Fish River and its tributaries within the area downstream of the Hardap Dam, irrespective of whether the property, insured person or legal entity was situated permanently, temporarily or incidentally at the above location, a first amount payable of 10% of the claim with a minimum of N\$1 000 will apply.</p>