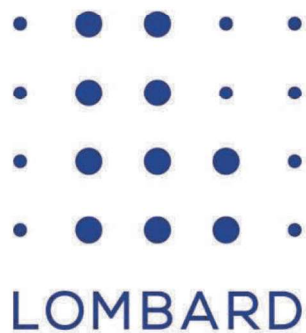




Policy Document

Underwritten by Leppard and Associates (Pty) Limited,
an Authorised Financial Services Provider (FSP 274)

for and on behalf of Lombard Insurance Company Limited,
an Authorised Financial Services Provider (FSP 1596)

PROFESSIONAL INDEMNITY and PUBLIC LIABILITY INSURANCE FOR THE BUILT ENVIRONMENT

INTRODUCTION

This **Policy** is subject to the **Laws** of the Republic of South Africa.

All words in **bold typeface** have a specific meaning.

The **Policy** number is: P51 008256

This **Policy** is entered into by the **Underwriting Manager** on **Our** behalf.

The logo for Leppard, featuring the word "LEPPARD" in a bold, sans-serif font. Above the text is a red curved line that starts under the 'L', arches over the 'P', and ends under the 'D'.

Digitally signed by
XOLANI MAZIBUKO
Date: 2024.12.01
20:36:59 +02'00'

Authorised **Underwriting Manager** signature

DECLARATION

To enter into this **Policy**, **You** have given **Us Material Information** and **We** rely on the truth of this **Material Information**.

If **We** discover the **Material Information** is incorrect or incomplete **We** will agree with **You**;

1. the action required by **You** to correct or complete the **Material Information** and
2. any revised terms that **We** may require to continue with this Policy.

If there is no agreement or if **You** do not take the action required, then **We** reserve the right to cancel this **Policy** from a date **We** choose.

IMPORTANT

Ensure that **You** are aware of all the **Policy** provisions. Some important clauses are;

1. Notification of **Claim** or **Circumstance** condition (clause 48.1)
2. **Premium** payment (clause 48.5)
3. Cancellation Rights (clause 49).

POLICY SCHEDULE

We, Your insurers, are:	Lombard Insurance Company Limited (Reg. No.1990/001253/06) (FSP No.1596) (Vat No. 4360121331) 22 Wellington Road, Parktown, Johannesburg, 2193, South Africa
Underwriting Manager:	Leppard and Associates (Proprietary) Limited (Reg. No.1991/002788/07) (FSP No.274) (Vat No. 4270124466) 13 Baker Street, Johannesburg, 2196, South Africa
The insured entities under this Policy are:	Qalanash Development Consultants (Pty) Ltd
Your Value Added Tax number:	Not Applicable
Your Business:	Civil and Structural Engineering and Project Management
Policy Period:	Inception Date: 1 December 2024 Expiry Date: 30 November 2025
Retroactive Date:	11 November 2014
Premium including 15% Value Added Tax :	R1,462.00 monthly payable with effect from the Inception Date
Limit:	R10,000,000 for Any One Claim .
Number of Limit Reinstatements :	Unlimited
Deductible:	R60,000
Endorsements:	The following endorsements apply: 1. Cyber Third Party Liability 2. Fee Recovery Costs 3. Fidelity Insurance for Third Party Money and Property 4. Fidelity Insurance for Your Money and Property 5. Joint Venture 6. Loss of Documents 7. Public Liability 8. Regulatory Enquiry Expenses 9. Statutory Defence Costs

This **Policy** is compliant with the Commissioner's directive in terms of section 20(7) or 21(5) (as the case may be) of the Value Added Tax Act 89 of 1991. Proof of payment of the premium (e.g. a bank statement) and the possession of this **Policy** will suffice as a valid tax invoice for the purposes of claiming an input tax deduction.