

# Policy Schedule

## Aon Professional Indemnity Complete

### Professional Indemnity Insurance Solutions for Architectural Professionals

It is hereby certified that the Insured is indemnified under Scheme No. 25021:

Certificate Number	L0049		
Broker	Aon South Africa (Pty) Ltd		
Insurer	Santam Limited	Underwriter	Stalker Hutchinson Admiral (Pty) Ltd
Insured	LBM Dimensional Consulting cc (VAT no. 4550254678)		
Business	Interior Design and Architectural Services as declared to and agreed by Underwriters		
Period of Insurance	From :	01 September 2018	
	To :	31 August 2019	
Retroactive Date	01 September 2008		

Schedule of Limits of Indemnity			
Section   Extension	Per Claim	Per Policy Period	Excess
Professional Indemnity	R10 000 000	Unlimited	R20 000
Sub Contracted Duties	R10 000 000	Unlimited	R20 000
Joint Venture (Consortium)	R10 000 000	Unlimited	R20 000
Liability Following Employee Dishonesty	R10 000 000	Unlimited	R20 000
Criminal and Statutory Defence Costs	R300 000	R900 000	R5 000
Mitigation of Loss Costs	R2 500 000	R2 500 000	R20 000
Loss of Documents	R50 000	R150 000	R250
Fee Recovery	R250 000	R750 000	R5 000
Defamation	R300 000	R900 000	R5 000
Wrongful Arrest	R300 000	R900 000	R5 000
General Public Liability	R10 000 000	Unlimited	R5 000

\* Wherever Limits of Liability are stipulated within this Policy and Certificate they are deemed to be exclusive of Vat in terms of the Value-Added Tax Act (Act No 89 of 1991) or as amended. In settling claims the Insurer will add VAT at 15% to the VAT exclusive settlement to allow for a vendor insured's output VAT liability under section 8(8) of the VAT Act.

\* If an excess is expressly recovered by the Insurer from the Insured the excess, , does not constitute a consideration as defined in the VAT Act and as such has no VAT consequence.

#### Conditions/Endorsements (delete if not applicable)

1. This policy does not cover "Arranging of Site Insurance"