

In line with Camargue's M<sup>3</sup> philosophy of managing, mitigating and migrating critical business risks, policyholders across all product lines insured through Camargue Underwriting Managers (Pty) Ltd may access the below risk management services.

### Risk Management Services available across ALL PRODUCTS

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Private Arbitration</b>	Tokiso Dispute Settlement	Alternative options to costly litigation in commercial and employment disputes
<b>Cyber Vulnerability Scan (CVS)</b>	Cyber Safe Consultants	Automated vulnerability assessment. <b>Click here</b> to find out more.
<b>Crisis Communication &amp; PR</b>	PR Expert	Public relations support and media disaster management

### Risk Management Services available PER PRODUCT

#### Commercial Crime

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Account Verification</b>	African Frontier Risks	Bank account verification for large payments
<b>Surveys</b>	African Frontier Risks/GreyFox & Associates	Fraud risk survey
<b>Legal Support</b>	Everingham's Attorneys	Contract vetting and management

#### Cyber Risks

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Legal Support</b>	Everingham's Attorneys	Contract vetting and management
<b>Telephonic Services</b>	Legalex (Pty) Ltd	Legal support on most commercial legal matters

#### Kidnap and Ransom Insurance

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Legal Support</b>	Everingham's Attorneys	Contract vetting and management
<b>Telephonic Services</b>	Schillings	A consultation with a Schillings Critical Risk team member to discuss the geographical risk profile of your organisation and subvention services available
<b>Online Risk Services</b>		Access to the Schillings Critical Risk online platform: analysis, strategic forecasting and risk mitigation advice in respect of security, travel and political risk issues around the world; as well as geo-location information relating to incidents of concern in many of the world's most hostile environments
<b>Newsletter Updates</b>		Access to the Schillings "Critical Risk Brief" newsletters and briefings relating to critical incidents and trends occurring worldwide.

#### Directors' and Officers' Liability

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Membership</b>	Institute of Directors South Africa (IoDSA)	Sponsored membership for 5 executive board members
<b>Surveys</b>	Corporate Governance Accreditation	Corporate governance surveys
<b>Training</b>	Institute of Directors South Africa (IoDSA)	Course: Being a Director 1 & 2

**AUTHORISED FINANCIAL SERVICES PROVIDER, LICENCE NUMBER: 6344. APPROVED LLOYD'S COVERHOLDER PIN: 107824DRW**

Camargue Underwriting Managers (Pty) Ltd. Co. Reg. No. 2000/028098/07.

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Underwritten by certain underwriters at Lloyd's, Compass Insurance Company Limited and Bryte Insurance Company Limited

### Employment Practices Liability

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Membership	GEO/Labourwise/ NEASA/Salema Consulting	Representation at the CCMA and Bargaining Councils
Telephonic Services	GEO/Labourwise/ NEASA/Salema Consulting	Access to labour law advice
Training	GEO/Labourwise/Salema Consulting	Subsidised chairing of disciplinary hearings and other industrial relations matters

### Pension Fund Trustees Liability

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Account Verification	African Frontier Risks	Bank account verification for large payments
Pension Fund Adjudicator Response	Shepstone & Wylie	One complimentary response to a Pension Fund Adjudicator complaint per policy period High-level analysis of pension fund in order to highlight areas of potential risk High-level analysis of pension fund service level agreements in order to highlight areas of potential risk
Surveys	Corporate Governance Accreditation	Corporate governance surveys
Training	FQ Financial Skills	Trustee and principal officer education

### Professional Indemnity

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Legal Support	Everingham Attorneys	Contract vetting and management

### Financial Institutions

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Account Verification	African Frontier Risks	Bank account verification for large payments
Legal support	Everingham Attorneys	Contract vetting and management
Telephonic Services	Legalex (Pty) Ltd	Legal support on most commercial legal matters

### Medical Malpractice

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Legal support	Everingham Attorneys	Contract vetting and management
Telephonic Services	Legalex (Pty) Ltd	Legal support on most commercial legal matters

**Camargue Risk Management Resource Centre:** An online portal with access to numerous documents to assist in the management of risk in the healthcare setting. [Click here](#) to find out more.

### General Liability

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Emergency</b>	Africa Assist	Medical emergency evacuation for visitors, search and rescue, repatriation, and medical expenses
<b>Legal support</b>	Everingham's Attorneys	Contract vetting and management
<b>Surveys</b>	AfriCompliance	General risk surveys, health and safety, environmental and agricultural assessment
<b>Telephonic Services</b>	Legalex (Pty) Ltd	Legal support on most commercial legal matters

### Legal Expenses Insurance

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
<b>Legal Advice</b>	Webber Wentzel	1 hour complimentary legal consultation

**PLEASE CONTACT YOUR BROKER TO FIND OUT HOW TO ACCESS THESE SERVICES**