

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
Private Arbitration	Tokiso Dispute Settlement	Alternative options to costly litigation in commercial and employment disputes
Cyber Vulnerability Scan (CVS)	Cyber Safe Consultants	Automated vulnerability assessment. <a href="#">Click here</a> to find out more.
Crisis Communication & PR	PR Expert	Public relations support and media disaster management

### Risk Management Services available PER PRODUCT

#### Commercial Crime

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

#### Cyber Risks

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

#### Kidnap and Ransom Insurance

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Legal Support	Everingham's Attorneys	Contract vetting and management
Telephonic Services	Schillings	A consultation with a Schillings Critical Risk team member to discuss the geographical risk profile of your organisation and subvention services available
Online Risk Services		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
Newsletter Updates		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
Membership	Institute of Directors South Africa (IoDSA)	Sponsored membership for 5 executive board members
Surveys	Corporate Governance Accreditation	Corporate governance surveys
Training	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.  
 33 Glenhove Road, Melrose Estate, 2196. Telephone: 011 778 9140, E-mail: [camargue@camargueum.co.za](mailto:camargue@camargueum.co.za), Website: [www.camargueum.co.za](http://www.camargueum.co.za).

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)

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

### Legal Expenses Insurance

SERVICE	SERVICE PROVIDER	BENEFIT TO CLIENT
Legal Advice	Webber Wentzel	1 hour complimentary legal consultation

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

*Please note that these services will not form part of, but will be in addition to, the specific financial product provided to, and accepted by, the policyholder. This means that these services are not, authorised, regulated or otherwise supervised, by the Financial Sector Conduct Authority and as such do not form part of the non-life insurance regulatory framework.*

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