

CONFIRMATION OF INSURANCE COVER

07 July 2026

This is to certify that we have effected insurance as described below at the request of and on behalf of:-

INSURED: Makakatana Bay Lodge

Lot 1/3 Lodge
ST LUCIA ESTUARY
MTUBATUBA
3936

INSURER: Lloyds Underwriting (TRUM)

POLICY NUMBER: TRUM234649

COVER:

General Public Liability	R10 million
General Products Liability	R10 million
Food & Drink Poisoning Liability	R10 million
Employers Liability	R2 million
Legal Defence Costs	R10 million
Property Owners Liability	R10 million
Guest Personal Effect Liability	R50 000.00
Indemnity To Principles	R10 million
Cross Liabilities	R10 million
Wrongful Arrest / Defamation	R250 000.00
Mental Anguish or Dimished Holiday	R10 million
Value In Terms of the EC Directive on Travel & Trade	
Passenger Liability in any waterborne craft or traditional craft (mokoro) - inland waters only	R10 million
Spread of Fire Liability	R10 million
All Sub Contractors to the Insured	R10 million

EXCESS:

Basic:	R10,000.00 (each and every loss)
Spread of Fire:	R25,000.00 (each and every loss)
Inland Water:	R20,000.00 (per person per incident)

TERRITORIAL LIMITS: Republic of South Africa, Botswana, Lesotho, Swaziland, Namibia, Zimbabwe, Malawi, Zambia, Mozambique, Kenya, Tanzania, Uganda, Angola, Gabon, Democratic Republic of Congo, Central African Republic, Rwanda, Nigeria and Seychelles

PERIOD OF COVER: From: 01.07.2026 To: 30.06.2027

(Both Days Inclusive)