

Rosebank Towers
Fifth Floor
15 Biermann Avenue
Rosebank 2196

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www.brytesa.com

Teremok Lodge cc trading as Teremok Lodge & Spa
49 Marine Drive,
UMHLANGA ROCKS, 4320

Email address: kim@teremok.co.za

24 October 2024

Confirmation of cover - Liability

Dear To whom this may concern

This serves to confirm that **Teremok Lodge & Spa - BB22574** is comprehensively insured.

Cover has been effective since **01/11/2024** and the renewal date is **01/11/2025**. Below are details of the liability cover that this establishment has in place with us:

- Liability Limit ZAR 30 000 000
- No requirements that there be any disclaimer signed by the guest
- Includes food poisoning by the guesthouse
- Errors & Omissions in the event of liability from bad service by the guesthouse covered up to ZAR 5 million
- First Aid Negligence cover up to policy limit
- Full Medical Malpractice covered up to ZAR 5 million
- Owners Personal Liability

Kind regards

A handwritten signature in black ink that reads "Johansson".

Merran Johansson
Technical Underwriting Manager: Hospitality
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Merran.johansson@brytesa.com