

# SATSA INSURANCE COMPLIANCE

*Standard letter of insurance compliance, to be completed by the insurance company underwriter, their authorised cover holder or their authorised insurance broker. Appropriate block to be ticked. To be printed on insurers letterhead. Copy from below.*

## LETTER OF INSURANCE COMPLIANCE

I hereby state that the above company is the insurer of the following business

SATSA Member Company Name:	
Policy Number/s:	
Effective Dates of Cover:	

**Please tick the appropriate box and note the correct limit the company is covered for.**

**Passenger Liability**   
(Owning vehicles\*)

\* NOTE: The word “vehicles” includes boats.

- Minimum indemnity limit of R5 million per vehicle, per occurrence (up to 10 passengers, excluding driver and guide)
- Minimum indemnity limit of R11 million per vehicle, per occurrence (for larger vehicles – 11 seats or more, excluding driver and guide)

*The minimums listed above are guidelines only. SATSA recommends as much cover as is affordable to the member – for larger vehicles the following guideline is suggested: the number of seats on the vehicle multiplied by R1 million (i.e. the minimum of R11 million-rand cover is completely inappropriate for a 44 or 60-seater vehicle), however the insurance cover should not specify a limit per passenger but be for the total indemnity limit on a per incident, per occurrence basis. Please also be aware that most Multi Mark III policies are not suitable in the tourism environment, due to the specific exclusion in such policies of fare-paying passengers.*

**General Public Liability**   
(For all businesses except Brokers - GPL is recommended for Brokers but not compulsory)

- Minimum cover limit of R5 million
- Including food poisoning (if the business provides food and beverages)
- Including adventure activities if such activities are offered by the business
- Including legal defence costs that extend to the full indemnity limit

**Professional Liability**   
(Strongly recommended for all businesses, but compulsory for members in the BROKER and TOURISM SERVICES\* category)

\* NOTE: Members in the “Tourism Services” category should enquire as to what insurances are required, as it depends on the sub-category in which the business occurs.

- Minimum cover limit of R1 million

While SATSA understands that the insured's vehicle details may change during the course of the policy year, the insurer hereby testifies to the fact that such details are recorded on the relevant policy certificates issued to the insured from time to time.

**I have indicated which cover is applicable by ticking the appropriate box and noted the correct limit the company is covered for.**

I will undertake to ensure that SATSA is notified of any default or cancellation of the above insurance policy / policies. Hereunder is a list of the vehicles (with number of seats) currently insured.

Licence No	No. of Seats	Operating Licence No.

Licence No	No. of Seats	Operating Licence No.

Name:	
Designation:	
Date:	
Signature:	