

SAFCA

(Southern African Forestry Contractors Association)

Johannesburg

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Forestry & General

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SAFCA / SAPPI / WESTERN CAPE RENEWAL

Annual Renewal for 2019

MEMBERS' PUBLIC LIABILITY INSURANCE FORESTRY CONTRACTING OPERATIONS

Mark with 'x' as applicable: 1. SAFCA 2. SAPPI 3. Western Cape

NOTE 1 - SAFCA applicable if you work for any principal but Sappi. If you work for Sappi AND any other principal, mark 1 & 2. Mark 3 (Western Cape) if you work in the Western Cape or south eastern part of the Eastern Cape province for Cape Pine/MTO/PG Bison or any other principal.

NOTE 2 – if you do controlled burning and/or contractual fire fighting (as opposed to incidental fire fighting), there is a separate questionnaire to be completed and submitted with your renewal.

1. GENERAL BUSINESS INFORMATION:

1.1. Registered name of business _____.
Trading as (if applicable) _____.

1.2. Type of business (underline): Oneman concern / partnership / closed corporation (CC) / company (Pty. Ltd.) / trust / cooperative.
If any other type of business, please specify : _____.

1.3. Registration no (If a CC / Pty. Ltd. / Ltd / Trust): _____.
RSA ID no. (if applicant a Sole proprietor or Partnership): _____.

1.4. Physical address : _____ . Postal address: _____ .

_____ Code _____.

1.5. Tel.no.: Code _____ No. _____ . Cellphone no.: _____ .

1.6. Fax no.: Code _____ No. _____ . E-mail address : _____ .

Alternative email address: _____ .

NB - You MUST supply an email address or fax number, preferably both. If available, also supply an alternative email address, for example the forester you are reporting to.

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2. COVER ELECTED:

Two levels of cover are available and the increased cover is only at renewal – the standard level and an increased level at additional cost:
Select level of cover by replying “yes” next to it:

Standard level: (SAFCA/CAPE – R5.0 million, Sappi – R5.5 million) - _____.

Increased level: R10.0 million - _____ (additional annual cost R3974.62),
(increased cover limited to spread of fire claims only. It is made up as follows - cover for standard SAFCA and SAFCA Cape claim limit of R5.0 million plus R5.0 million claim limit from excess of loss policy = R10.0m. Sappi R5.5 million claim limit plus R4.5 million from excess of loss policy – R10.0m). **(R10m level of cover NOT available to contractors doing burning work, contractual fire fighting or security)**

3. REPRESENTATION :

3.1. The business is and/or will be managed and represented by the following person/-s:

Name.	Forestry experience or applicable qualifications.	Capacity (manager/director/member).
3.1.1. _____	_____	_____
3.1.2. _____	_____	_____

4. TURNOVER – RAND VALUE:

	SAFCA	SAPPI	CAPE
Annual R turnover - past twelve months:	R _____.	_____.	_____.
Annual turnover - estimate next twelve months :	R _____.	_____.	_____.

(**Only** turnover as applicable to **forestry contracting** operations)

5. STAFF:

	SAFCA	SAPPI	CAPE
<u>Number of staff:</u>			
Management:	_____.	_____.	_____.
Supervisors:	_____.	_____.	_____.
Mechanics:	_____.	_____.	_____.
General drivers:	_____.	_____.	_____ (LDV's, small trucks).
Labour truck drivers	_____.	_____.	_____.
Truck drivers (S/H):	_____.	_____.	_____ (Shorthaul).
Truck drivers (L/H)	_____.	_____.	_____ (Longhaul).
Tractor drivers (infield):	_____.	_____.	_____.
Tractor drivers (transport):	_____.	_____.	_____ (only if driving on publicroads)
Bell / skidder operators:	_____.	_____.	_____.
Forwarder operators:	_____.	_____.	_____.
Mech. Harv. Operators:	_____.	_____.	_____.
Mech. Silvics Operators:	_____.	_____.	_____.
Mech. Mulching Operators:	_____.	_____.	_____.
Cable yarding operators:	_____.	_____.	_____.
Chain saw operators:	_____.	_____.	_____.
Administrative staff:	_____.	_____.	_____.
Control room staff:	_____.	_____.	_____ (digital video fire detection).
Technicians:	_____.	_____.	_____ (digital video fire detection).
Other staff not listed above:	_____.	_____.	_____.
Total number:	_____.	_____.	_____.

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6. FORESTRY CONTRACTING ACTIVITIES:

NB NB – If you do fire break preparation with fire and/or do block and/or slash burning and/or any other intentional burning activities AND/OR fire fighting per contractual agreement (incidental fire fighting not applicable here) and such activity/-ies are not declared herewith, no claim resulting from such activity will be entertained as the standard insurance certificate excludes “burning” and contractual fire fighting. Amended certificate is issued in respect of such activities. Complete and submit the separate included “burning and fire fighting” questionnaire if you wish to have these activities covered.

6.1. **NOTE** - Contractually agreed activities must be underlined and also forestry activities which flow naturally from or result from contractual activities. Underline each applicable activity if more than one apply.

Harvesting (manual operations = chainsaw based): Clearfell manual / thinnings manual / cable yarding / harvesting burnt timber / extraction manual.

Harvesting (mechanised operations = mechanical harvester): clearfell mechanised / thinnings mechanised / extraction mechanised.

Loading: station loading / depot loading / infield loading.

Silviculture (manual operations): soil preparation / plantation precleaning / planting / pruning / slashing / chemical weed control / manual weed control.

Silviculture (mechanised operations): soil preparation / plantation precleaning / pitting / planting / woodchipping / mulching.

Application of fire: fire break preparation / burning of slash / block burning / land clearing / burning of refuse dumps or holes at villages.

Fire fighting: fire fighting as contractual duty (as opposed to incidental fire fighting) / manning of lookout towers / fire detection by video surveillance.

Transport : longhaul / shorthaul - truck / shorthaul - tractor.

Roads : making of roads / road maintenance / road slashing.

Maintenance : roads / mechanical / buildings / fire lookout towers.

Security : plantation guards / access control / guarding offices and/or villages.

General : village management / depot handling / charcoal producer / garden services / eco tourism / stump cutting or grinding / banana stick-dropper producing / nursery / mensuration / catering / training / pine cone gathering (seed harvesting) / mushroom harvesting / beehives .

Any other activities not listed above:

6.2. Specify activities in terms of an approximate percentage of your Rand turnover (for example - silviculture (pruning, slashing,etc.) = 60%, transport (Short haul) = 40%

7. On behalf of which companies do you do forestry contracting?

Company :	Type of activity :	Approx % i.r.o. RAND turnover:
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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8. Physical area/s in which you are operating now or envisage where you may be operating during the next 12 months:

Province: _____ . District: _____ .

Plantations:

1. _____ (on behalf of which company _____).
2. _____ (on behalf of which company _____).
3. _____ (on behalf of which company _____).
4. _____ (on behalf of which company _____).
5. _____ (on behalf of which company _____).

(If you operate at more locations, please specify in the same format on separate sheet and attach it hereto.

9. Forestry contracting and other enterprises:

NOTE 1 – Questions 9.1 to 9.4 ONLY applicable and must be completed if you run another business enterprise/-s over and above your forestry contracting enterprise/-s (for example - farming, construction, sawmilling, non-forestry related transport, retail, etc.).

NOTE 2 – Questions NOT applicable if ALL your enterprises are bona fide forestry contracting operations AND all are individually registered with SAFCA as members.

9.1. Do you utilise specific employees strictly in one enterprise or do you transfer them between the various enterprises as the need arises? Please respond as completely as possible. _____

9.2. Are your employees **randomly** utilised between your respective enterprises?

Yes / No.

9.3. Do you have written employment agreements with **ALL** your employees, irrespective of by which enterprise they are employed?

Yes / No.

9.4. Are you willing to make your **forestry contracting** enterprise's employment agreements available for inspection by a representative from SAFCA or Forestry & General?

Yes / No.

10. Safety:

What processes do you apply to manage safety and risks within your business?

Underline the applicable method or methods you use:

Management meetings / toolbox talks without minutes of the meeting / toolbox talks with minutes of the meeting / infield inspections of adherence to safety practices by management/owner / infield inspections of adherence to safety practices by supervisors / none of the above mentioned.

11. Has anything occurred in the performance (or lack thereof) of your contractual duties which caused loss or damages or injury to another party and may lead to a claim being made against you, but it has not been reported in writing to Forestry & General as yet? (For example – felled a tree which hit a power line or a Telkom line).

Yes / No (If 'yes' state full detail on a separate sheet of paper. Submit with your renewal document. Such submission by no manner or means infer acceptance of any claim).

12. Has any insurer / underwriter refused to renew or cancelled or imposed special terms on your business' shortterm insurance policy since 1 May 2018? Yes / No

If 'yes', please give reason/s.

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13. Do you have any comments or information other than requested in the above questions, which may affect the likelihood of liability attaching to you and/or your company and/or your employees or which may cause an insurer/underwriter to refuse cover for liability insurance and/or to impose special terms or conditions to your cover?

DECLARATION BY SAFCA/SAFCA NPC MEMBER AND/OR AUTHORISED MEMBER REPRESENTATIVE:

I/we, the MEMBER/-S and the undersigned, hereby declare:

1. The information provided herein is true and correct;
2. I/we accept the constitution of the Southern African Forestry Contractors Association (trading as SAFCA) and the constitution and/or general rules of SAFCA NPC as binding upon me/us.
3. I/we further acknowledge and agree that the entire original application in conjunction with this annual update/renewal form and previous renewal forms completed (if applicable), form the basis of any insurance policy contract issued or to be issued, including amendments to original application, as declared in this renewal form or prior annual renewal forms submitted by me/us;
4. I/we further acknowledge that if I/we are completing the annual renewal on behalf of a juristic person, that I am/we are fully authorised to complete, sign and effect this renewal and bind such legal entity herein and personally warrant it as such;
5. Neither me/us, nor my/our company, nor my/our employees, have been involved in any incident/-s prior to completion/signing of this update (specifically as from 1 May 2018) and that had not been reported in writing to Forestry & General Insurance Brokers and which may give rise to a claim/s being made against me/us. I/we are aware and admit that should such a claim be lodged against me/ us or my/our business, my/our cover will be prejudiced in terms of the policy issued or to be issued or the cover granted in terms of such policy. I/we undertake to immediately inform Forestry & General Insurance Brokers in writing of any incident which may lead to a possible claim against me/us/our business entity which may occurred prior to **1 May 2019**, but after having completed and submitted this renewal form;
6. I/we agree that I/we have not withheld any information and/or did not declare any circumstance which could reasonably be expected to be known to myself/us and as such to be declared herewith and might have affected my/our continued cover or to receive cover in terms of the policy/-ies issued or to be issued;
7. I/we accept and agree that the underwriters/insurers, and/or their representatives and/or their agents and/or binder holders, of the public liability policy/-ies issued or to be issued are not bound or restricted in any manner in any of their rights or the exercise thereof, by any information supplied or withheld herein and all their rights are reserved, including their right of refusal to grant renewal of cover if deemed prudent;
8. I/we undertake to immediately inform the underwriter/insurer and/or their agents in writing, of any change in my/our company's circumstances which may affect my/our eligibility for cover or continued cover in terms of the abovementioned policy contract/-s;
9. I/we agree to the terms and conditions of the policy issued or to be issued and recognise and agree that the complete wording of the policy is available at the offices of the Association, the website www.forgen.co.za for my/our copying, printing, and/or perusal. I/we agree that failure to peruse the policy wording at any time, will in no manner or cause constitute a defence or exception howsoever, from adhering to the complete wording of the policy issued to SAFCA, SAFCA NPC and its members.

10. I/we confirm we have perused the special policy conditions attached (annexures A – E) and the summary of cover to this renewal and confirm by my our/signature we understand and accept its meaning and the necessity to comply with the conditions as noted.

11. I/we accept that the underwriters and/or insurers are not bound by my/our completion of this document and submission thereof to renew my cover, but may decline renewal if deemed prudent.

12. I/we agree that the cover offered by the policy/-ies issued or to be issued, can and will only be applicable to bona fide forestry contracting operations or ancillary activities (e.g. road maintenance, garden service, etc.) as declared by me/us, but all pertaining to commercial forestry operations.

Thus done and signed at _____ on this _____ day
of _____ 2019.

Signature: _____

Initials & surname of signatory: _____

Company/entity represented: _____

Annexure A

"controlled smoking"- warranty :

The insured and/or insured member herewith agrees to the following being made applicable to its, his/her liability policy effective 1 (one) May 2019:

No smoking of tobacco, or any other substance, will be allowed by the insured and its members in circumstances other than stated herewith:

1. All employees to be informed of tobacco smoking policy. Such information to be given or read to and if necessary explained to the employee, by the insured member or a senior employee of the insured (at least a supervisor), what the nature and application of the policy is. Such information and/or instruction to be given to the employee not later than 21 days after the date of inception of employment.

2. The insured member must keep a record of such instruction given to employees by means of a statement which contains the name of the employer, the name and surname of the employee, date of first employment, date of the instruction / information given and either the thumb print or signature of the employee next to his/her name. Such confirmation of instruction to the employee may be contained in a written and signed employment agreement with such employee.

3. The smoking policy must at least state the places and times when smoking of tobacco or any other substance, will be allowed and where and when it will not be allowed. Copy of such smoking policy and record of instructions to employees to be submitted by the insured member to the insurer in the event of a claim for spread of fire being reported. The records submitted to the insurer must be for at least a period of two months prior to and including the date of fire.

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4. In the event of a new member or new employees of a member, allowance will be made for the period which the member have taken part and this warranty clause interpreted as such, with particular reference to the period of keeping of records referred to in clause 3.

5. In the event of existing insured members who had been insured members on a continuous monthly basis in the year prior to the annual renewal of the policy and continue to be insured members, such records of instruction which may be of an earlier date than renewal of the policy, will be accepted.

Signature : _____.

Annexure B

Subcontractors Exclusion :

No indemnity in terms of this insurance policy will be afforded to any subcontractor to the Primary Forestry Contractor purely on the basis that such subcontractor executes duties on behalf of the Primary Forestry Contractor as is required or necessary per the agreement concluded with the Principal Party (the plantation owner and/or land owner and/or the lease holder or owner of standing timber), by the Primary Forestry Contractor. Such subcontractor will only receive indemnity in term of this policy if such subcontractor obtains cover in his/her/its/their own name as a member of SAFCA.

For the purposes of this clause, the Primary Forestry Contractor will deemed to be the party or parties whom has entered into an agreement in his/her/its/their own name with the Principal Party on whose behalf the forestry contracting services are rendered (the plantation owner and/or land owner and/or the lease holder or owner of standing timber). In the absence of any formal written agreement, the Primary Forestry Contractor will be the party whom renders in its own name an invoice or account for services rendered to the Principal Party in the agreement and/or who receives direct payment from the Principal Party for such services rendered.

A subcontractor is any party who is not a Primary Forestry Contractor as stated above or any party or person that cannot be considered to be an employee as defined in the Basic Conditions of Employment Act no. 75 of 1997 (as amended) and the Labour Relations Act no. 28 of 1995 (as amended).

Signature : _____.

Condition precedent –**Villages, kampongs and infield use of fire as method for food preparation or warming**

- A.** In the event of the Insured Contractor Member's employees being housed in a village or kampong, the following minimum standards must be adhered to, irrespective whether such village or kampong units are within plantation boundaries:
- A fire break (free of combustible material) of such size that can be considered reasonable in the circumstances must be made around the perimeter of the village or kampong and the condition of the fire break must comply with the requirements of the National Veld and Forest Fire Act (101 of 1998 as amended).
 - No open fires may be made on the ground. All cooking and warming fires to be made in a semi-enclosed metal or concrete container or surface or enclosed ventilated room which is suitable for that purpose.
 - All fires must be appropriately and properly extinguished after use with either water, sand or soil as is available.
 - No ash or coals may be discarded in the open veld or on open ground or in the fire break around the kampong or village or in a general purpose refuse hole. No cover is given for liability attaching due to damages or loss by fire resulting from coals or ash discarded as aforementioned.
 - A fire break (free of combustible material) of such size that can be considered reasonable in the circumstances and with due regard to standards prescribed in the National Veld and Forest Fire Act (101 of 1998 as amended) must be maintained around the perimeter of any general refuse hole which is or will be utilised by such kampong or village.
 - No contents of any refuse hole may be burned on any day that controlled intentional burning has been generally or specifically forbidden either by statute or regulation or proclamation or instruction of the timber owner or the landowner or the principal of the Insured Contractor Member or on any other such day that may reasonably be considered to be detrimental to the lighting of fires in a forestry environment, with specific reference to the Fire Danger Index. In the event of the burning of contents of a refuse hole on any other day, the Insured Contractor Member **must ensure the fire has been properly extinguished before sunset with water, sand or soil as is available.**

In the event of an insured Contractor Member experiencing a fire which causes damage to the property of a third party or injuries to any person, the onus of proof rests upon the insured Contractor Member to provide evidence as to whether the size and condition of the fire breaks as above prescribed were reasonable, if the Insurer alleges that a reasonable standard had not been met.

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- B.** In the event of the insured Contractor Member or employees being housed in a caravan, tent, temporary hut or any other form of temporary accommodation stationed at the actual infield work site of the insured Contractor Member, no cover is given for liability due to damages or loss of whatever nature by fire resulting from the employees or any other person using any cooking or warming method at any time which requires timber (in any form) or charcoal or coal or any other combustible material as the source of heat for preparing food or heating **unless the fire is made in a metal container with enclosed sides and properly extinguished with either water, sand or soil as is available no later than 07h30.**

- C.** In the event of the Insured Contractor Member or employees arriving at the worksite in early morning no cover is given for liability due to damages or loss of whatever nature by fire resulting from the employees or any other person using any cooking or warming method at any time which requires timber (in any form) or charcoal or coal or any other combustible material as the source of heat for preparing food or heating **unless the fire is made in a metal container with enclosed sides and properly extinguished after use with either water, sand or soil as is available, no later than 07h30.**

- D.** no cover is given for liability due to damages or loss of whatever nature by fire resulting from the Insured Contractor Member or employees or any other person making any cooking or warming fires during the workday or at the end thereof at the work site **unless the fire is made in a metal container with enclosed sides and properly extinguished when the work site is vacated.**

In all the above circumstances **A, B, C** and **D**, to minimise the risk of fire spreading whichever heat source the Insured Contractor Member or its employees may use, it must be used to a standard as would apply when used by a reasonable forester.

No cover is given for liability due to damages or loss of whatever nature by fire resulting from the Insured Contractor Member or employees or any other person making any fires for any purpose at any place at any time during the workday other than as allowed for and under the conditions prescribed in **A, B, C** or **D** above.

Signature: _____

Annexure D

Warranty – all intentional burning activities

“It is herewith warranted that the following minimum procedures will be adhered to prior to commencing any burning operation, be it fire break preparation, burning of slash or block burning or any other similar activity where fire is intentionally applied –

- A burning permit must be issued to the Insured Contractor Member by the relevant Fire Protection Association and/or timber grower and/or land owner (as (continued on next page)

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is applicable and hereinafter called the Principal). The burning permit must at least include the planned date upon which any burning activity is to be undertaken and the specific area to be burned;

- In the event of a general burning instruction being issued to the Insured Contractor Member (that is a defined area to be burned on the dates and times as considered reasonable and acceptable to the Insured Contractor Member) by the Principal to the Insured Contractor Member, the Insured Member must ensure that he/she/it complies with the requirements of the National Veld and Forest Fire Act (101 of 1998, as amended) and regulations and/or instructions issued by the relevant Fire Protection Association and/or any prohibitions issued by the government department responsible for the commercial forestry industry. The onus of proof of such compliance rests with the Insured Member;
- In the absence of a general instruction to burn, the Principal of the Insured Contractor Member, must issue a prior written instruction (paper or electronic means) to the Insured Contractor Member that the burning activity is to take place, such instruction given by an employee of the Principal (or any other such authorised person) duly authorised to issue such instruction;
- The Insured Contractor Member must obtain the local Fire Danger Index (FDI) in writing prior to commencing any actual burning activity and such FDI must indicate reasonable conditions to commence burning and such data may not be older than approximately 24 hours from the actual time that burning is initiated. The data as it relates to the FDI, may be received via the Short Message Service (SMS) or other type of message application on such cellular telephone or electronic tablet of a manager or other accountable senior employee of the Insured Contractor Member. Such data must be available for inspection by the insurer in the event of a claim;
- In the event of the Insured Contractor Member being instructed by the Principal to cease burning due to whatever reason and the Insured Contractor Member wilfully does not cease burning within a reasonable period of time or is instructed by the Principal not to start burning (due to whatever reason) and the Insured Contractor Member proceeds to burn, no cover is given for such activity;
- In the event of the Principal having Standard Operating Procedures (SOP) for the burning activities and the Insured Contractor Member wilfully does not follow the SOP during burning activities; no cover is given for loss or damages resulting from such activity.”

Signature : _____

Annexure E

Exclusion - Financial Interest:

1. The indemnity granted herein specifically excludes claims against any member, where the claimant or owner of the damaged goods has any financial interest in the member or vice versa or where any person associated in business with or related with the second degree of consanguinity or affinity to the other party exists.

(continued on the next page)

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2. Any such interest held by any other person as described above, be it a natural or juristic person, *nomine officii* and/or on instruction of either the member and/or above described relation, which interest or interests are held to the ultimate benefit or control of the member or relation, must be stated on the application form when completed or any later date when such interest may be acquired or gained control over. No indemnity of whatsoever nature is provided for the member or relation or such nominee in terms of the indemnity provided.

3. Interests (in particular shares or bonds or options available in the open market) held in listed public companies or by a contractor member of the SA Forestry Contractors Association (SAFCA) or any relation to any relation to any degree of consanguinity or affinity, or any nominee, will not be deemed to exclude such contractor from indemnity against claims lodged by such public company or any other party against such contractor.

Signature: _____

(Explanatory note – the above clause’s intention is to exclude cover where the principal and the forestry contractor employed, have shared shareholding, common directors, members interest or any other financial control of the contractor by the principal or vice versa)

SUMMARY – SAFCA PUBLIC LIABILITY INSURANCE – 2019 / 2020.

- Policy numbers :** **SAFCA General 1000/28968, Sappi 1000/28972, SAFCA Cape 1000/28969 (SAFCA Cape), .**
- Assured :** SAFCA, SAFCA NPC and its members who are bona fide forestry contractors and ancillary service providers (including any Sappi forestry contractors).
- Cover :** General public liability insurance (including spread of fire), subject to membership of SAFCA and payment of of monthly membership levies.
- Business :** **The whole spectrum of Forestry Operational Activities and ancillary services, but all pertaining to commercial forestry plantations.**
- Inception date :** **SAFCA - 01 May 2019. Individual members - monthly upon SAFCA levy payment.**
- Territorial limits :** RSA, Namibia, Lesotho, Botswana, Swaziland.
- Limits - liability:** General - R5.0 or R10.0 million per claim (Sappi R5.5 or R10.0 million), but not exceeding R10.0 or R20.0 million in the year of insurance for claims arising from the spread of fire for the total scheme (Sappi R11.0 or R20.0 million). R10.0 million cover as applicable to members who have requested and have been granted the increased level of cover.
 Products liability - R1.0 million per claim.
 Employers' liability - R2.0 million per claim (Sappi R1.0 million).
 Pollution liability - R1.0 million per claim.
- Excess :** 1. Spread of fire claims: Flat excess per claim of R 50 000 (Inclusive of all initial costs up to excess amount).
 2. Spread of fire claims resulting from controlled burning and/or firefighting: Excess as elected by member either 10% of claim, minimum R50 000 or 5% of claim, minimum R75 000 (Inclusive of all initial costs up to excess amount).
 3. All other claims - excess R5 000 (liability claims), except where as indicated here below R2 500.
- Conditions :** 1. Basis of cover - claims made, subject to active membership at the time.
 2. Limit of liability is inclusive of all costs, fees and expenses.
 3. Cover in respect of a member is deemed to be cancelled immediately, without notice, upon non-payment of monthly levy when due and/or cessation of membership and this also applies to previous incidents/actions for which a member may still be held liable. "held liable" equates to receiving a letter of demand.
- Extensions :** 1. Wrongful arrest - R100 000 aggregate in the period (R 2500 excess).
 2. Defamation - R100 000 aggregate in the period (R 2500 excess) Note - this cover excludes defamatory statements in published or broadcast media.
 3. Legal defense costs (certain statutory prosecutions) - R 100 000 (R2500 excess).
- Warranty :** Warranties as attached to the application form and annual update. It is of vital importance that warranties **MUST** be complied with. Applicable warranties : 1. Controlled smoking. 2 Villages and campongs 3. Intentional burning per contractual obligations.
- Important exclusions :** 1. No cover for controlled burning (e.g. fire break, block burning), work if not declared in original application and/or renewal form.
 2. Liability arising from use or application of any motor vehicle/trailer/mechanically driven device (e.g plant).
 3. No liability cover afforded for subcontractors of the primary forestry contractor, where such subcontractor is not a member of SAFCA in his/her/it's own name.
- Persons eligible:** Bona fide forestry contractors contributing membership fees to SAFCA after having been accepted as such by completion of the application form and having been issued a certificate of cover for the relevant period of insurance.
- Claims procedures :** **All claims or events (ALL fires to be reported) that may give rise to a claim, must be reported immediately and in writing to Forestry & General tel. no. 078**
NB: No admission of liability in any form or manner to made to any person in any event that may give rise to a claim. Such admission may prejudice a possible claim.
- Important note :** This is only a **summary** and is **not intended** to be **representative of all the terms and conditions** of the policy and should not in any way be construed as such. Full wording available for members' perusal at any office of SAFCA (Johannesburg, George or Pietermaritzburg) and Forestry & General Insurance Brokers (Nelspruit) or Forestry & General website www.forgen.co.za. Copy available to any member upon request. Omission to peruse willfully or otherwise will be construed to be that the member agrees to the entire policy wording.

Signature : _____.