

**ARTAV STAINLESS STEEL  
VIA EMAIL**

31 January 2020

**RE: CONFIRMATION OF BROADFORM LIABILITY INSURANCE  
PUBLIC & PRODUCTS LIABILITY LEPPARD POLICY NO. P51005295**

Dear Aaron,

We are pleased to confirm that cover is in place for the aforementioned liability insurance with Leppard Underwriting with a **R20 Million limit of indemnity**.

If an airbag fails to deploy due to the nudge bar being installed or a tow bar fails due to a design flaw or manufacturing flaw, the policy will pay out the plaintiff.

The policy will indemnify you and offer cover to your clients in the event of your product failing from a variety of different reasons such as:

- Manufacturing flaw (products liability) - indemnity for injury or damage;
- Design error - indemnity for injury or damage;
- Wrongful delivery and delivery of incorrect goods i.e. Incorrect brackets enclosed with product and;
- Negligent gratuitous advice cover when supplied with products or work performed i.e. error or incorrect information on an installation instruction guide.

A copy of the policy is available if any of your clients would like same for their records. We have attached the page from the contract schedule herewith reflecting the cover is up to date and active.

Yours sincerely

**DEREK RIDGE**