



INSURANCE COVER NOTE

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

INSURED: Woodstock t/as Zambezi Dusk, Livingstone, Zambia
INSURER: NICO Insurance Zambia Limited and Lloyds of London
BUSINESS: Tour Operator, Accommodation Provider and River Activities Provider

COVER:	Public Liability	US\$500,000
	EC Directive	US\$500,000
	Food and Drink	US\$500,000
	Legal Defence Costs	US\$500,000
	Marine Passenger Liability	US\$500,000
	Spread of Fire	US\$500,000
	Wrongful Arrest Defamation	US\$500,000
	Sub-Contractors Extension	US\$500,000
	Motor Passenger Liability	US\$500,000

EXCESS:	Spread of Fire	US\$5,000.00 (each and every loss)
	Marie PAX Liability	US\$150,000.00 (each and every loss)
	All other Losses	US\$2,500.00 (each and every loss)

TERRITORIAL LIMITS: Republic of South Africa, Botswana, Lesotho, Swaziland, Namibia, Zimbabwe, Malawi, Zambia, Mozambique and journeys to and from the above countries to Kenya, Tanzania and Uganda.

JURISDICTION: World-wide (excluding USA/Canada)

PERIOD OF COVER: **From:** 8th August 2025 **To:** 7th August 2026
(Both days inclusive)

African Risk Transfer Zambia Ltd



E seane@satib.com | C +260 977 848915 | T +260 211 262327 | F +260 211 262490

Unit C1 | Garden City Office Park | 379a Great East Road | Airport Roundabout | Lusaka

Postnet 103 | Private Bag E835 | Lusaka | 10101 | Zambia

Directors: *K A Watson, **S Van Der Maas, H Manabula. (*South Africa **Dutch)

