

INSURANCE COVER NOTE

DATE: 29 November 2025

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

INSURED:	ZAMBEZI QUEEN (SA) (PTY) LTD Zambezi Queen Holidays (Pty) Ltd Zambezi Queen Investments (Pty) Ltd Zambezi Queen Botswana (Pty) Ltd Zambezi Houseboats (Pty) Ltd Zambezi Queen House Boats & Accor SA (Pty) Ltd House Boats Zambezi Queen (SA) (Pty) Ltd And for the Respective Rights and Interests of all Parties
INSURER:	TRUM AFRICA LIMITED
POLICY NUMBER:	TRUM260377
COVER:	All Sub Contractors to the Insured Cross Liabilities Emergency Assistance Employers liability R2 000 000 Food & Drink Poisoning Liability General Products Liability General Public Liability Guests Personal Effects Liability R50 000 Indemnity to Principals Legal Defence Costs Mental anguish or diminished holiday value in terms of the EC Directive on Travel & Trade Passenger Liability in any waterborne craft or traditional craft (mokoro) - inland waters only Property Owners Liability
INDEMNITY LIMIT:	R100,000,000.00
JURISTRICITION LIMITS :	Worldwide (excluding USA and Canada),
PERIOD OF COVER :	From: 01 JANUARY 2026 To: 31 DECEMBER 2026 (Both Days Inclusive)
EXCESS FIRST LAYER :	Passenger Liability Marine R2 Million : R50,000.00 – Each and Every Loss

SAFARI AND TOURISM INSURANCE BROKERS (PTY) LIMITED

Please examine this Cover Note and advise us if changes are required and if the Insurers are not acceptable to you. It is vital that we be advised of all material information and of changes

to the risk before and after inception. Subject to the Terms, Exceptions and Conditions of Policy to be forwarded when issued by Insurer.