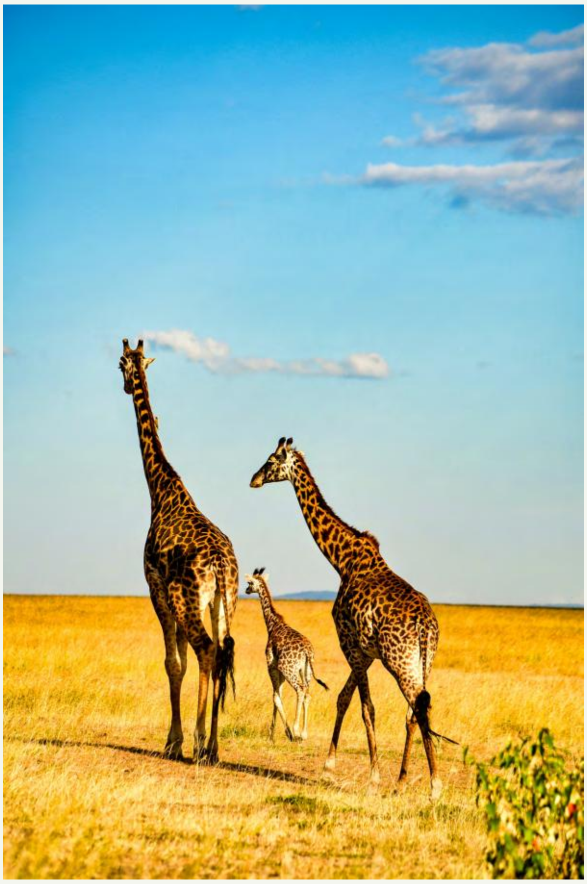
FGASA & SATIB PARTNERSHIP

Supporting Southern Africa's Professional Guides



Field Guides Association of Southern Africa | SATIB Insurance Brokers

A Trusted Partnership Supporting Southern Africa's Professional Guides

For many years, FGASA and SATIB have shared a common goal: supporting the professionalism, sustainability, and long-term success of Southern Africa's guiding industry.

FGASA has spent more than 36 years setting the benchmark for guiding excellence, ethical conduct, skills development, and professional standards across the region. Through its qualifications, mentorship, assessments, and industry initiatives, FGASA has helped train and develop generations of guides who represent Southern Africa's wildlife, conservation areas and tourism sector on the world stage. FGASA is widely recognised as one of the most respected guiding bodies globally, promoting not only knowledge and safety, but also conservation, specialist skills, responsible tourism, and continuous professional development for guides from all backgrounds. Its training and development programmes have contributed significantly to the growth of skilled guides across Southern Africa. The organisation's focus on mentorship, ethical guiding, and continued professional development helps create meaningful career opportunities while supporting conservation and responsible tourism.

SATIB, meanwhile, has built a reputation as one of Africa's leading specialist tourism and hospitality insurance providers, with decades of experience understanding the unique risks faced by guides, lodges, tour operators, and safari businesses. The relationship between FGASA and SATIB has been founded on a shared understanding that FGASA professional guides are at the heart of exceptional tourism experiences and deserve specialist support that protects both a guide's career and livelihood.

Why the Right Insurance Matters

Guiding comes with unique responsibilities and risks. Whether operating independently or working within a tourism business, guides can face serious situations involving liability, medical emergencies, accidents, or interruptions to their income.

Having the correct insurance in place, that is specifically designed for professional guides is therefore not simply a compliance exercise—it is an essential part of protecting your reputation, financial security, and future in the industry. Specialist guide insurance provides peace of mind, allowing guides to focus on what they do best: creating safe, memorable, and life-changing experiences for guests while showcasing the natural heritage of Southern Africa.

Through the ongoing collaboration between FGASA and SATIB, guides have access to insurance solutions developed with a deep understanding of the realities of the guiding profession and the tourism industry.

Exclusive Benefit for FGASA Members

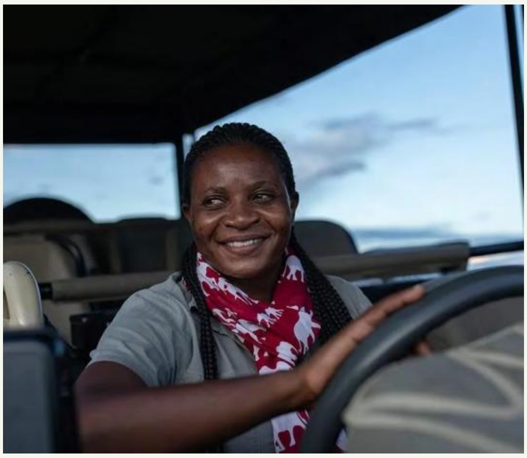
As part of this long-standing partnership, guides who maintain an active FGASA membership qualify for a 7% premium discount and Professionally Designated members qualify for a 12% premium discount on SATIB Guides insurance cover. This exclusive benefit rewards FGASA members for their commitment to professionalism and ongoing development while making specialist insurance protection more accessible and affordable. It is another example of how FGASA and SATIB work together to support guides throughout their careers, both professionally and financially.

GUIDES COVER

Protect Your Passion with SATIB

Comprehensive Insurance Solutions for Professional Guides

Are you a Professional Guide seeking reliable insurance tailored to your specific needs? Look no further. SATIB Insurance Brokers proudly introduces Guides Cover - specialised insurance products designed exclusively for Professional Guides.



www.satibguides.co.za

Why Choose Professional Guides Cover

As a FGASA Designated Guide, you navigate diverse environments and face unique challenges daily. Having the right insurance not only protects you but also enhances your credibility and trustworthiness with Clients and Employers.

Whether you're a Culture, Nature or Field Guide, self-employed or permanently employed, SATIB has you covered. Our comprehensive, affordable and bespoke Guides Cover is specifically designed for Professionals like you, with premiums starting from just R249 per month.

If standard coverage doesn't meet your needs, reach out to guides@satib.co.za and chat with one of our friendly SATIB Brokers. We'll help craft a tailored package with increased cover limits to suit your specific requirements.

Who Can Benefit

- ✓ **Field Guides —** From nature to culture guiding, ensure every expedition is covered.
- ✓ **City Guides —** Protect your daily operations while leading tours through bustling urban landscapes.
- ✓ **Eco-Tourism Guides —** Safeguard your eco-friendly tours with specialised insurance solutions.

Premiums

Age Bracket	Monthly Premium
Less than 30 years	R249.00
30 to 40 years	R260.00
40 to 50 years	R280.00
50 to 70 years	R322.00

FGASA Membership Discount: 7% or 12% off premium

**Active FGASA Members qualify for 7% off / FGASA Professionally Designated Members qualify for 12% off*

Self Employed & Employed Cover Highlights

✓ **Liability Insurance:** Cover to protect you/your Business should you/your Business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage. (Any incident in relation to a motor vehicle is excluded.)

✓ **Serious Illness:** Cover in the event that you fall seriously ill. (Both named and unnamed illnesses covered.)

✓ **Accidental Death:** Cover for Death as a result of accidental bodily injury.

✓ **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation.

✓ **Membership Discount:** Enjoy a 7% or 12% discount on your premium if you have an active FGASA membership.

✓ **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

Company Group Schemes Key Benefits

✓ **Comprehensive protection:** Coverage tailored to the specific risks faced by Professional Guides.

✓ **Flexible Plans:** Enjoy the option of having increased cover limits if required.

✓ **Expert Support:** Our dedicated team understands the travel and hospitality sector, providing you with knowledgeable assistance.

✓ **Easy Claims Process:** Streamlined procedures ensure quick and hassle-free claims resolution.

✓ **Guest Cover:** Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

✓ **SATIB24 Incident Management Service:** Access to our 24/7 crisis management center to assist with medical emergencies & evacuation. For companies with multiple Guides covered, no policy numbers required - simple activation of immediate emergency response.

Standard Cover & Rating Breakdown

General Public Liability (Self-Employed & Employed)

(Cover to protect you/your business should you/your business be found to be legally liable following a negligent action that results in a third-party person suffering bodily injury/death or third-party property damage.)

Limit: R5 000 000.00 *

Accidental Death Cover

Capital Payment: R 250 000.00 *

Death following organised anti-poaching activity: R 150 000.00

Death result of accidental bodily injury: Additional R 15 000.00

Repatriation of mortal remains: R 50 000.00

Bereavement benefit: R 18 000.00

Accidental Permanent Total Disability

Capital Payment: R 250 000.00 *

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 14 days – R 70 000.00

Life support equipment hire: R 100 000.00

Mobility: R 150 000.00

Quadriplegia: Additional R 75 000.00

Rehabilitation: R 100 000.00

Income protection: Max per week for max 1 year – R 5 000.00 *

Accidental Temporary or Total or Partial Disability

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 14 days: R 70 000.00

Life support equipment hire: R100 000.00

Income protection: Max per week for max 1 year: R5,000.00 *

Serious Illness

Medical evacuation costs: R 250 000.00 *

Hospitalisation: R 5 000.00 per day for 10 days - R 50 000.00

Income protection: Max per week for max 1 year – R 5 000.00 *

Named illnesses: heart attack, stroke, cancer, coronary artery surgery, blindness, motor neuron disease, Alzheimer's, kidney failure, major organ transplant, paraplegia, multiple sclerosis, heart valve surgery, coma, Parkinson's disease

Un-Named illnesses: Included

SATIB24 Guest Cover

Cover for your Guests including evacuation, medical assistance, trauma counselling and communication costs.

SATIB24 Incident Management Service

Access to the SATIB24 crisis management centre to assist with medical emergencies & evacuation.

**** Includes a buy-up option detailed below.***

Buy-Up Cover Options

Increased Evacuation Cover Option

(In addition to the evacuation limits included in the standard cover)

Option 1:		
Staff Evacuation Limit:	R 250 000.00	
Medical Expenses Limit:	R 100 000.00	
Standard Evac premium:	R 3 500.00 per person / per annum	R 292.00 increase per person / per month

Option 2:		
Staff Evacuation Limit:	R 500 000.00	
Medical Expenses Limit:	R 250 000.00	
Standard Evac premium:	R 6 000.00 per person / per annum	R 500.00 increase per person / per month

Buy-Up Cover Options (continued)

Increased General Public Liability Option

(In addition to the R 5 million included in the standard cover)

Age Bracket	Standard Guides Premium	GPL Limit	Premium Increase	Total Monthly Premium
Less than 30 years	R249.00	R10 000 000.00	R179.00	R428.00
30 to 40 years	R260.00	R10 000 000.00	R179.00	R439.00
40 to 50 years	R280.00	R10 000 000.00	R179.00	R459.00
50 to 70 years	R322.00	R10 000 000.00	R179.00	R501.00
Less than 30 years	R249.00	R20 000 000.00	R221.00	R470.00
30 to 40 years	R260.00	R20 000 000.00	R221.00	R481.00
40 to 50 years	R280.00	R20 000 000.00	R221.00	R501.00
50 to 70 years	R322.00	R20 000 000.00	R221.00	R543.00
Less than 30 years	R249.00	R30 000 000.00	R283.00	R532.00
30 to 40 years	R260.00	R30 000 000.00	R283.00	R543.00
40 to 50 years	R280.00	R30 000 000.00	R283.00	R563.00
50 to 70 years	R322.00	R30 000 000.00	R283.00	R605.00
Less than 30 years	R249.00	R50 000 000.00	R521.00	R770.00
30 to 40 years	R260.00	R50 000 000.00	R521.00	R781.00
40 to 50 years	R280.00	R50 000 000.00	R521.00	R801.00
50 to 70 years	R322.00	R50 000 000.00	R521.00	R843.00

Increased Cover Option Package

Accidental Death: Capital Payment: R500 000.00

Accidental Permanent Total Disability: Capital Payment: R500 000.00

Income Protection (in all coverage sections): Max per week up to max 1 year - R10,000.00

Age Bracket	Standard Guides Premium	Limit	Premium Increase	Total Monthly Premium
Less than 30 years	R249.00	R500 000.00	R263.94	R512.94
30 to 40 years	R260.00	R500 000.00	R275.60	R535.60
40 to 50 years	R280.00	R500 000.00	R296.80	R576.80
50 to 70 years	R322.00	R500 000.00	R341.32	R663.32

SATIB24

SATIB24 is your frontline crisis management solution, delivering 24/7 expert-led incident response for Guests and Staff. With a dedicated Operations Centre and a network of Specialists at your fingertips, you're never left alone during a crisis.

How SATIB24 Helps

- ✓ 24/7 Operations Centre helpline
- ✓ Legal liability management
- ✓ Clinically led decision making
- ✓ Medical Monitoring
- ✓ Remote management of rescue & Medical Staff
- ✓ 24/7 access to Doctors, Nurses & Security
- ✓ Post Traumatic Assessments & Counselling
- ✓ Medical and Security Evacuations*
- ✓ Repatriations (if required)
- ✓ Media Management
- ✓ Legal Representation
- ✓ Incident Action Plan creation
- ✓ Stakeholder communication

Member Benefits

One Emergency Number – 24/7

- Instant access to case Managers, Doctors, Nurses, Security and Legal Experts. Anytime, anywhere.

Expert Guidance During Any Crisis

- R100,000 cover per incident for incident management (Guests and Staff)
- Clinical decision-making and oversight of every case
- Real-time risk advice & stakeholder communication

Full Scale Incident Management

- Medical and security coordination
- Communication support with affected parties
- Remote rescue and evacuation guidance
- Multilingual support in 240+ languages

Legal & Reputational Protection

- Immediate access to Liability Attorneys
- Professional media handling to manage public narratives
- Action plans to help you respond lawfully and reduce risk

Post Incident Support

- Trauma counselling for Staff and Guests
- Legal debriefs, reports, and follow-ups
- Recovery planning to help operations stabilise

Frequently Asked Questions

✓ If I am a freelance or short-term contract Guide which cover applies to me?

All freelance and contract Guides would fall under the self-employed category of Professional Guides covers. This includes those who are the Directors/Owners of their own tour companies that operate at times as a Guide.

✓ Does this policy replace my existing medical aid or life insurance?

The SATIB Professional Guides product is not meant to replace any existing medical aid or life cover you might have but rather serves as a means to supplement your existing plans and add specific coverage that your existing policies cannot offer you as a Guide.

✓ If I am a Foreign National or Volunteer working and operating in South Africa can I still make use of the cover?

Foreign nationals living and working in South Africa in the conservation or tourism sectors (Guides, Volunteers, Researchers) are eligible to make use of the product provided the premiums are paid in South Africa from a South African bank account with the awareness that in this situation all stipulated covers are applicable within South Africa only.

✓ If I am a South African-based Guide operating at times out of South Africa can I still make use of the cover?

Provided you are South African and have a South African bank account, and the Guides Insurance Product is purchased and issued within South Africa, you are more than welcome to make use of the product. The only potential shortfall is that your medical evacuation limit may not be sufficient for evacuations from certain African Countries. Should you work outside of South Africa on a regular basis you could consider the evacuation buy-up insurance limit options that exist. Please contact SATIB for further details should you require.

✓ Who in the Conservation or Tourism Industry is eligible to make use of this cover?

The Professional Guides cover has been designed for the benefit of full-time, self-employed and employed Guides (of all disciplines), Guide Trainers, Trackers, and Game Scouts and also applies to Tour Bus Drivers, Coach Drivers and the likes. In essence, it applies to anyone involved within the tourism or conservation sectors whose roles involve some form of implied duty of care to those Guests, Clients and or Staff under their direct control.

✓ What is SATIB24 Crisis Call and incident management service?

Our SATIB24 Crisis Call is one of Africa's leading Critical Incident Management Services with an insurance component ONLY available to SATIB clients in South Africa.

Thank You

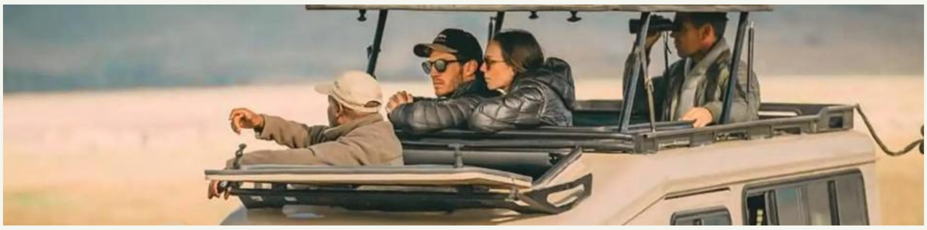
CONNECT WITH US

To explore this offer, please reach out to us. We'll guide you through the proposal process and ensure you're protected with the right cover.

guides@satib.co.za

087 095 2842

www.satibguides.co.za

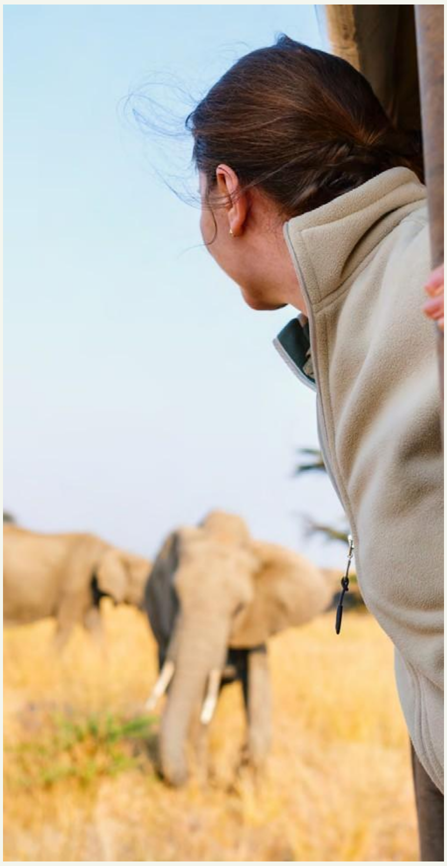


DAILY COVER

Protect Your Passion with SATIB

Flexible, Short-Term Liability Insurance for Guides & Tour Operators

Tailored insurance solutions designed to provide quick and easy access to essential cover for day-based and short-term guiding activities.



www.dailycover.co.za

Why Choose Daily Cover

Daily Cover has been specifically designed for Professional Guides and Tour Operators who need flexible, compliant insurance solutions that work in real operating environments.

✓ **Purpose-Built for the Tourism & Guiding Industry —** Daily Cover understands the realities of Guiding and Tour Operations. Cover is structured to respond to short-term, day-based activities without the cost or commitment of annual policies.

✓ **Buy Only What You Need, When You Need It —** Cover is purchased per vehicle, per day, allowing you to insure specific tours or activities as required - ideal for seasonal work, freelance Guiding, or ad hoc bookings.

Multiple Covers, One Simple Platform

Access essential covers in one place:

- Passenger Liability
- Motor Passenger Accident (PAX-Sure)
- General Public Liability

All quoted and purchased online in minutes.

✓ **Trusted Underwriting —** All policies are underwritten by Lloyd's of London, providing internationally recognised security and peace of mind.

Flexible Limits

Choose limits that suit your operation and client requirements, with options of:

- General Public Liability Limits: R 5 million / R 10 million
- Passenger Liability Limits: R 5 million / R 10 million / R 20 million
- Motor Passenger Accident Limits: R 250k / R 500k / R 750k / R 1 million / R 1,5 million / R 2 million

✓ **Quick, Secure Online Access —** Generate quotes, purchase cover, and receive confirmation instantly via www.dailycover.co.za — no paperwork, no delays.

✓ **Designed with Compliance in Mind —** Daily Cover aligns with South African regulatory requirements, with clear guidance on vehicle registration, PDP licensing, and operator permits.

Cover Descriptions

Passenger Liability

Fare paying Tourists (excludes any Driver/s, Guide/s or Employee/s of the Company) (when the Tourists/Guests are sitting inside the vehicle)

- Legal liability for the accidental death of/or bodily injury to any person being carried in or upon, entering into or getting into or alighting from a vehicle, caused by or through or in connection with the vehicle.

Motor Passenger Accident (PAX-Sure)

Includes the driver/s, guide/s or employee/s of the Company i.e. all sitting in the vehicle

- This cover is essentially a Motor Personal Accident policy for unnamed motor passengers including the driver (Passenger Liability cover does not include the driver). Being Personal Accident cover, it is a no blame product, which will allow you to compensate your guests for death or injury should there be a motor accident. Underwriters recommend that you have Passenger liability insurance cover in place and top this up with the Pax-Sure insurance cover.

General Public Liability

Excludes bookings in any capacity (The tourist/guests having exited the vehicle and wondering around for example in a game park)

- General Public Liability is designed to protect you in the event that you are found legally liable for loss / damage / bodily injury to any of your guests / third-party whilst in your Care Custody and Control for which you are responsible. BUT excludes any liability that arises from / in connection with a motor vehicle.

Purchasing Steps

www.dailycover.co.za

When you are on the website, create a username and login password (You will only need to do this once, and can continue to make use of the same login details each time you make use of the website), once logged in, you can select the required cover under the 'Get a quote' section. You would then fill in the respective details of your current tour (area, chosen limit, dates etc) and the website will provide you with a quotation.

Should you be happy with the quotation, you would then follow the prompts and pay on the website itself.

(If you wish to get Passenger Liability or Paxsure cover on more than one vehicle at a time, you would need to get a quote and make the payment and once payment has been made the website will allow you to get the next quote.)

Important Note

Should you require short term Passenger Liability / Paxsure cover, such can be purchased via the Daily Cover website below however please note in South Africa, a vehicle needs an operators permit (a second disc) as this is needed on all vehicles that carry fare paying passengers. There are not a lot of rental companies that have vehicles with operators permits and therefore it is advised that clients rent from companies that do.

Further to the above we ask that you please bear in mind that in order for a Paxsure / Passenger Liability policy to respond the requirements are PDP, a registered vehicle and an operators permit.

Insurers are however aware of the delays in obtaining the permits and have indicated that clients will need to demonstrate that the permits have at least been applied for.

In the event of a claim, a copy of the submitted permit application will suffice as proof.

Thank You

CONNECT WITH US

For any web-based issues of queries whilst making use of the website, please contact David Basson:

david@noctain.co.za / 083 397 2437

For insurance related queries, please contact the Personal Lines team:

personalinsurance@satib.co.za / 087 095 2842

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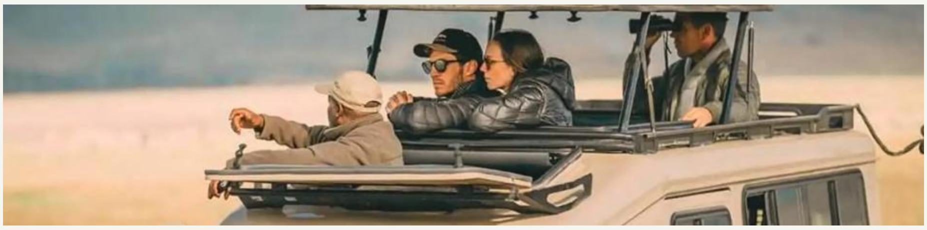

Regulatory & Compliance Information

SATIB is the Insurance Broker, TRUM is the Lloyd's Cover Holder and the Insurer is Lloyd's.

SATIB FSP Number: 16388 | **TRUM FSP Number:** 50950