

# FULCRUM

## INSURANCE DECLARATION 2018-19

Fulcrum Group (Pty) Ltd has a broad insurance programme that includes the following lines of insurance:

1. Financial institutions liability (BBB, FG and PI)
2. Directors and officers liability
3. Commercial / public liability
4. Cyber and digital liability
5. Group personal accident
6. Assets and business interruption

Fulcrum is covered for direct financial losses sustained as a result of electronic and computer crime, electronic breakdown, business interruption and data breaches. Insurance cover is reviewed every twelve months.

Insurers: Lloyd's South Africa (Pty) Ltd (multiple syndicates); Guardrisk Insurance Company Ltd; Hollard Insurance Company Ltd; New National Assurance Company Ltd  
Underwriters: Camargue Underwriting Managers (Pty) Ltd; Arch Underwriting Managers (Pty) Ltd; ITOO Special Risks (Pty) Ltd  
Broker: GIB Insurance Brokers (Pty) Ltd

## BUSINESS CONTINUITY DECLARATION

Fulcrum has a ratified and comprehensive Business Continuity Plan and Disaster Recovery Plan that details the company's framework, purpose, objectives, key scenarios, roles and responsibilities, team compositions, reporting structures, practices, processes, procedures and escalations of recovery.

The Disaster Recovery Plan further details protocols of damage assessment, operations, communications, data entry and control, user assistance, offsite storage management, configuration management, systems software and procurement. Periodic completion of business impact analyses (BIA) assists the business to identify mission critical technology, human capital requirements and time-frame recovery.

Related policies and procedures are reviewed by the management committee once every twelve months or at such time as there has been a significant change to Fulcrum's operations and/or legal or regulatory requirements. Where critical services are outsourced, IT services ensures that suppliers agree to have suitable plans and contingencies in place to meet our criteria for critical systems.

Fulcrum has taken pre-cautionary measures to ensure reasonable recovery of business operations, including:

- A dedicated disaster recovery site for staff and technology requirements
- All business data is backed up daily and is stored off premise
- Back-up data is tested weekly
- Recovery time is tested monthly to establish that we still maintain the business's RTO and RPO requirements
- We endeavour to continually ensure that data under our management meets the confidentiality, integrity and availability (CIA framework) to meet industry standards

## DISCLAIMER

While we have taken all practical measures to ensure the continuity of business and hold comprehensive insurances, we accept no liability for any subsequent direct or indirect financial loss that our clients may incur as a result of a business disaster.

The onus is on each client to ensure best business practice is implemented and appropriate liability cover is in place for their operational and financial requirements. To minimise any operational and financial risks associated with disaster recovery or insurable events, each client must ensure that they follow the required protocols when submitting files, requesting payments and sharing their client information with us.

## BUSINESS DETAILS

### Company Details

Fulcrum Group (Pty) Ltd  
1st Floor, Lacey Oak House  
Ballyoaks Office Park  
35 Ballyclare Drive, Bryanston  
010 001 2860

### Primary Disaster Recovery Site

Continuity SA (Pty) Ltd  
011 438 6889  
Unit 5 Growth Point Park Business Park  
c/o Tonnetti & Old Pretoria Road  
Midrand

### Contact Details

Michelle Coetzee - Group risk lead  
michelled@fulcrum.co.za  
Paul Schreuder - CIO  
paulsc@fulcrum.co.za