

**UNIVERSITY OF CAPE TOWN**  
**OPTIONAL RISK BENEFITS COMPULSORY AND**  
**VOLUNTARY COVER POLICY**

**E N D O R S E M E N T 1**

**To be attached to Policy RSA 0 003 874 issued by the**  
**OLD MUTUAL LIFE ASSURANCE COMPANY (SOUTH AFRICA) LIMITED**

It is hereby agreed and declared that with effect from 1 July 2024, the following has been added as clause 7.15:

**7.15 Force Majeure**

- 7.15.1 For the purposes of this clause, *force majeure* means any one of the following:
- an Act of God, or
  - war (whether declared or not), civil war, civil violence, civil disturbance, riots, revolutions or acts of sabotage, or
  - governmental or local governmental interference, or
  - natural disasters such as drought, earthquakes, violent storms, cyclones, tidal waves, floods or destruction by lightning, or
  - explosions, power outages, fires, destruction of machines, factories and any other kind of installation, or
  - boycotts, strikes and lock-outs of all kinds, go-slows, occupation of factories and premises and work stoppages, or
  - business interruption events such as cyber-attacks where those steps taken by the *Parties*, or a service provider to such *Parties*, to avoid the cyber-attack were standard in the industry and were unable to detect, prevent or minimise the effect of the cyber-attack, or
  - any other cause beyond *Old Mutual's* control.



- 7.15.2 If an event of *force majeure* occurs which is outside of the reasonable foresight or control of *Old Mutual* and *Old Mutual* is prevented by such *force majeure* event from complying with its obligations in terms of conducting its ordinary course of business, the obligations under this *Contract* will be suspended for as long as the event of *force majeure* continues. *Old Mutual* will give immediate written notice of the *force majeure* event to the *Policyholder*.
- 7.15.3 Such written notice will advise the nature and cause of the *force majeure* event and the consequences or likely consequences of the *force majeure* event on *Old Mutual's* obligations in terms of this *Contract*.
- 7.15.4 If *Old Mutual* is prevented from complying with any or all of its obligations under this *Contract* by a *force majeure* event, *Old Mutual* will do all things within its power to shorten and avoid the consequences of the *force majeure* event.

Signed at Pinelands on 29 July 2024.



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**SM DE JONGH**  
**for *Old Mutual***  
**and duly authorised thereto**

