



UNIVERSITY OF THE WITWATERSRAND,
JOHANNESBURG

UNIVERSITY OF THE WITWATERSRAND
SCHOOL OF ECONOMIC AND BUSINESS SCIENCES
INSURANCE AND RISK MANAGEMENT IIB [BUSE 2008/9]
ASSIGNMENT 2013
DUE DATE: 14 AUGUST

Question

You have been consulted by a large mining group. A serious accident occurred at one of the mines in the group. A number of mine employees as well as employees of an independent contractor were killed in the mining accident. It appears that a number of mine employees were negligent which contributed to the accident. You have been asked to express an opinion on the following matters:

- (1) The legal liability exposure of the mine to claims from
 - i. Dependents of the deceased employees
 - ii. Dependents of the deceased employees of the contractor
- (2) How the Compensation for Occupational Injuries and Diseases Act will deal with the claims
- (3) How the Employer's Liability Policies will deal with the claims
- (4) How the General Liability Policy will deal with the claims