

**QUESTIONS AND ANSWERS RELATING TO RFP: SCM003-2025 – PROVISION OF INSURANCE COVER
FOR A THREE (3) YEAR PERIOD**

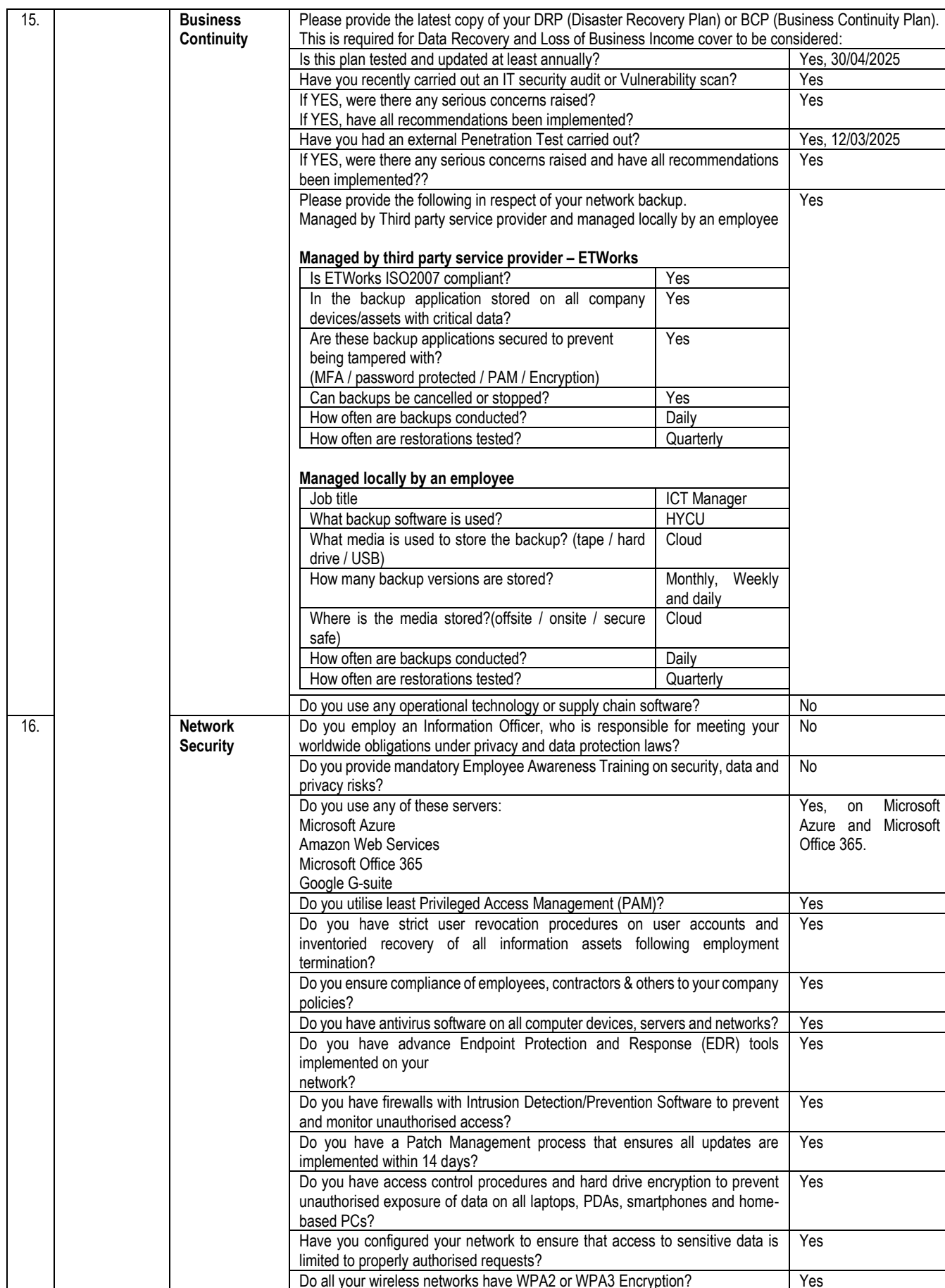
No.	Insurance cover	Topic	Question	Response
1.	Directors' & Officers' Liability	Insurance History	For the type of insurance now being proposed, has any insurer ever:	
			• Required an increased premium or imposed special terms?	No
			• Refused to accept or renew any insurance for the body corporate?	No
			• Cancelled the insurance?	No
2.		Required Cover	Do you require cover in respect of liability incurred but not discovered prior to the effecting of this insurance at a single premium to be negotiated?	No
3.		Previous Losses / Existing Circumstances	Is any Principal, after full enquiry, aware of any circumstance which might:	No
			• Give rise to a claim against the proposer, any predecessor or any past or present Principal?	No
			• Cause any loss to the proposer, any predecessor or any past or present Principal?	No
			• Otherwise affect the consideration of this proposal for insurance?	No
			• In respect of any of the risks to which this proposal relates, has any claim been made (whether successful or not) against the proposer or any past or present Principal?	No
			• During the last five years has the company made any claim under a Directors and Officers Liability policy?	No
			Has the company, its directors or officers been involved in any of the following: i) antitrust, copyright or patent litigation? ii) any civil or criminal action or administrative proceeding alleging a violation of any laws relating to the sale or purchase of any shares, investments or securities? iii) any representative actions, class actions or derivative suits?	No
			Are there any pending claims against anyone who will be covered under this insurance, which may fall within the scope of cover afforded by similar insurance currently or previously in force?	No
4.		Outside Directorships	Is cover required for directors or officers of the company, or any of its subsidiary companies, while holding board positions in any associated or external company at the behest of the company or any of its subsidiaries?	No
5.	Professional Indemnity – Miscellaneous	Insurance History	For the type of insurance now being proposed, has any insurer ever:	
			• Declined a proposal or renewal?	No
			• Required an increased premium or imposed special terms?	No
			• Cancelled the insurance?	No
6.		Previous Losses / Existing Circumstances	Is any Principal, after full enquiry, aware of any circumstance which might:	
			• Give rise to a claim against the proposer, any predecessor, or any past or present Principal?	No
			• Cause any loss to the proposer, any predecessor, or any past or present Principal?	No
			• Otherwise affect the consideration of this proposal for insurance?	No
			• In respect of any of the risks to which this proposal relates, has any claim been made (whether successful or not) against the proposer or any past or present Principal?	No
7.		Staff Compliment	Please state total numbers of staff members:	Refer to Wesgro's Annual Report for 2024/25 https://www.wesgro.co.za/uploads/files/Wesgro-Annual-Report-202425.pdf (Part D)
8.		Financial Information	State for the whole Proposer's Gross Income/ Revenue:	Refer to Wesgro's Annual Report for 2024/25 https://www.wesgro.co.za/uploads/files/Wesgro-Annual-Report-202425.pdf (Part D)



				ro-Annual-Report-202425.pdf (Part F)			
9.		Audited financials	Copy of Wesgro last audited financials				Refer to Wesgro's Annual Report for 2024/25 https://www.wesgro.co.za/uploads/files/Wesgro-Annual-Report-202425.pdf (Part F)
10.	Assets Insurance cover	Fixed assets register detailing assets.	Detailed list of relevant assets covered				Refer to e-tender and Wesgro website for the fixed asset register
	Cyber risk insurance cover	Have you been involved in any mergers and/or acquisitions within the last three years? Do you have any Subsidiaries?					No
11.	Cyber risk insurance cover	Insurance History	Are you presently or have you in the past been insured for the type of insurance now being proposed?				Yes
For the type of insurance now being proposed, has any Insurer ever: a) Required an increased premium or imposed special terms? b) Refused to accept or renew any insurance for the body corporate? c) Cancelled the insurance?				No			
Cyber Risk offering you wish to incorporate within your policy		Limits per Section per Option	Limit	Excess Applicable	Excess Payable		
		Business Interruption Loss	R10 000 000	Yes	R15,000		
		Multimedia Liability Claims	R10 000 000	Yes	R15,000		
		Regulatory Expenses and Penalties	R10 000 000	Yes	R15,000		
		Third Party Claims	R10 000 000	Yes	R15,000		
		Emergency Response Costs	R10 000 000	Yes	R15,000		
		Data Restoration Costs	R5 000 000	Yes	R15,000		
		Cyber Extortion Costs	R1 000 000	Yes	R15,000		
	PCI Fines and Penalties	R1 000 000	Yes	R15,000			
	Funds Protect	R1 000 000	No	N/A			
12.	Previous Losses / Existing Circumstances	Is any principal, AFTER FULL ENQUIRY, aware of any circumstance which might: a) Give rise to a claim against the proposer, any predecessor or any past or present principal? b) Cause any loss to the proposer, any predecessor or any past or present principal? c) Otherwise affect the consideration of this proposal for insurance?				No	
In respect of ANY of the risks to which this proposal relates, has any claim been made (whether successful or not) against the proposer or any past or present principal?				No			
Please indicate if any of the following has occurred over the past (5) years: a) Have you or any past or present principal, partner, director, or employee been disciplined for mishandling data or otherwise tampering with your computer network? b) Have you or any past or present principal, partner, director, or employee been subject to any disciplinary action or governmental action or investigation as a result of professional activities? c) Have you sustained any unscheduled network outage or interruption? d) Have you suffered an intentional breach of IT security, network damage, system corruption or loss of data? e) Have you sustained a material or significant system intrusion, tampering, virus or malicious code attack, loss of data, hacking incident, data theft or similar incident or situation? f) Has any customer or other person or entity alleged that their personal information was compromised?				No			



			g) Have you notified customers that their information was or may have been compromised?																																											
13.		Financial Information	<p>Please provide the following figures and the respective financial year-end dates to which they refer: (Previous fin year / Current fin year / Forthcoming fin year)</p> <ol style="list-style-type: none"> Gross Annual Revenue: Net Income/Loss Before Tax: Total Assets: 	<p>Refer to Wesgro's Annual Report for 2024/25</p> <p>https://www.wesgro.co.za/uploads/files/Wesgro-Annual-Report-202425.pdf (Part F)</p>																																										
14.		Network Dependency	<p>Do you outsource the management or any part of your IT operations?</p> <table border="1"> <thead> <tr> <th rowspan="2">Outsources Operation</th><th rowspan="2">Third Party Service Provider</th><th colspan="2">Access to Network</th></tr> <tr> <th>Full</th><th>Restricted</th></tr> </thead> <tbody> <tr> <td>Cloud data processing/ storage</td><td>ETWorks</td><td>✓</td><td></td></tr> <tr> <td>Data centre / hosting</td><td>ETWorks</td><td></td><td>✓</td></tr> <tr> <td>Data processing (marketing / payroll)</td><td>Breitech (Onboarding in progress) HR Focus (Current – contract ends 28 Feb 2025)</td><td>✓</td><td></td></tr> <tr> <td>Managed security services</td><td>ETWorks</td><td></td><td>✓</td></tr> <tr> <td>Network implementation / maintenance</td><td>ETWorks</td><td></td><td>✓</td></tr> <tr> <td>Off-site archiving, backup and / or storage</td><td>ETWorks</td><td>✓</td><td></td></tr> <tr> <td>Payment processing</td><td>Adinga, HR Focus, Breitech</td><td></td><td>✓</td></tr> <tr> <td>Software implementation</td><td>All of the above</td><td></td><td>✓</td></tr> <tr> <td>System development, customisation, and maintenance</td><td>Skywalk Innovations, Flow Communications and Adinga</td><td></td><td>✓</td></tr> </tbody> </table>	Outsources Operation	Third Party Service Provider	Access to Network		Full	Restricted	Cloud data processing/ storage	ETWorks	✓		Data centre / hosting	ETWorks		✓	Data processing (marketing / payroll)	Breitech (Onboarding in progress) HR Focus (Current – contract ends 28 Feb 2025)	✓		Managed security services	ETWorks		✓	Network implementation / maintenance	ETWorks		✓	Off-site archiving, backup and / or storage	ETWorks	✓		Payment processing	Adinga, HR Focus, Breitech		✓	Software implementation	All of the above		✓	System development, customisation, and maintenance	Skywalk Innovations, Flow Communications and Adinga		✓	Yes
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			Please indicate whether your third-party service provider(s) that assists you with either of the following outsourced operations, holds the relevant compliance certificate(s). eg ISO27001:																																											
			Cloud storage or processing service provider(s)?	Yes																																										
			Data hosting or processing service provider(s)?	Yes																																										
			Indicate the time after which the inability of your staff to access your computer network/databases would have a significant impact on your business:	Immediately																																										
			Indicate the time after which the inability of customers to access your website would have a significant impact on your business:	Immediately																																										
			Please provide brief details of the effect on your business should your internal network and/or applications fail or be disrupted (including commercial relations, revenues and reputation).	A disruption to Wesgro's internal network or business-critical applications would have a significant operational and reputational impact. As the official trade, tourism, and investment promotion agency for the Western Cape, Wesgro relies heavily on digital platforms, communication systems, and data-driven processes to deliver services to exporters, investors, partners, and government stakeholders.																																										





17.			Please indicate if you have Encryption implemented on the below data and if applicable, which Managed Service Provider or program is used for this:	
			a) All sensitive information that is physically removed from the premises by tape, disk hard drive or other means?	Yes
			b) All sensitive information and confidential information that is transmitted within and from your organisation using industry grade mechanisms?	Yes
			c) All sensitive and confidential information stored on your databases, servers and data files?	Yes, HYCU and Wasabi
			Do you have Multi-Factor Authentication (MFA) implemented in the follow areas?	Yes
			a) All admin/privileged accounts	
			b) Access to critical data	
			c) Access to backups	
			d) Remote access	
			Do you filter all incoming emails and communications for malicious links, spam, malware, and attachments?	Yes
			Do you employ a Sender Policy Framework (SPF)?	Yes
			Is your network segmented?	Yes
			Do you make use of any unsupported/end-of-life software or operating system?	No
		Information and Data Management	Does your password policy include the following:	Yes
			a) Minimum length of 8 characters with at least two special characters, an upper case and a lower-case letter?	
			b) Passwords are all changed within a period of 90 days?	
			c) User is locked out if the system after a maximum of 5 failed attempts?	
			d) Test for trivial passwords such as password123?	
			Do you have a Data Classification Policy (e.g. public, internal user only, confidential)?	No
			Do you post a Privacy Policy on your website which has been reviewed by a qualified lawyer?	Yes
			Do you have an Information Asset Inventory that lists the owners and sources of all data?	Yes
			Do you have procedures in force for honouring the specific marketing 'opt-in' and 'opt-out' requests of your customers that are consistent with the terms of your published Privacy Policy?	Yes
			Do you have a Data Retention and Destruction Policy?	No
			Is all information held in physical form (paper, disks, CDs etc.) disposed of or recycled by confidential and secure methods which are recognised throughout the organisation?	Yes
			Do you have a procedure in place to record security breaches and incidents?	Yes
			Please confirm the total number of Data Subjects that are retained within your networks, databases, and cloud-based servers at any one point in time in terms of employees, customers, and contractors/vendors.	Between 3,000 and 8,000 Data Subjects
			Have you in the past 5 years or are you currently collecting biometric data from employees, consumers and/or vendors?	No
			Do you track data by use of tracking tools?	No
			Do you inform visitors of your website(s) that you track data (e.g. by cookies)?	No



			Do you have a policy and associated procedure(s) to ensure that wrongful tracking and collection of data is avoided effectively?	No
18.		General Questions	Been convicted of or is any prosecution pending for any offence involving dishonesty of any kind (including but not limited to an offence involving fire, fraud, theft or handling stolen goods)?	No
			Been declared bankrupt, the subject of bankruptcy proceedings or of any voluntary or mandatory insolvency or winding up procedures?	No
19.		Annexure C Operation Technology (OT) And Supply Chain Software	Are the process control networks and IT network air gapped?	No
			If NO , how are remote connections secured? VPN / MFA	Wesgro does not use air-gapped networks, because we do not have industrial process control systems. Our IT network is connected to cloud services but protected through layered security controls rather than physical isolation.
			Please describe your procedures for managing critical IT and non-IT vendors e.g. Backup vendors/contingency plans.	Yes, Wesgro manages critical IT and non-IT vendors through structured procurement processes, formal SLAs, POPIA-aligned security requirements, proactive performance monitoring, and clear contingency plans—particularly for backup vendors and essential ICT infrastructure. This approach ensures continuity of services, mitigates risk, and supports the Agency's ability to operate without disruption.
			Have you conducted an business impact analysis for downtime due to your computer network?	No
			Does your DRP (Disaster Recovery Plan), which is tested and updated annually, address downtime of your OT or supply chain software?	Yes
			Do you have an alternative method by which your business can be conducted should your OT or supply change software fail?	Yes, Wesgro can continue operations through manual processes, alternative cloud tools, and fallback workflows if any operational or supply related software becomes unavailable.



			In the event of missed or delayed production, would you incur any costs associated with contractual penalties, liquidated damages and/or non-contractual compensation payments?	No
20.		Report on Compliance (Roc) or a Self-Assessment Questionnaire (SAQ)	When was your last ROC or SAQ report submitted?	30 April 2025
			Did your last SAQ or ROC indicate that you are in compliance?	Yes