

Annexure A: Details of cover required

SECTION	2019 / 2020 SUM INSURED	RATE	GROSS PREMIUM	10% LTA DISCOUNT	NET OF LTA (VAT INCL)	VAT	NET PREMIUM (VAT EXCL)	COMMISSION (VAT INCL)	COMMISSION (VAT EXCL)	NETT OF NETT PREMIUM (EXCL COMM & VAT)
Combined										
- Standard Constructed Buildings			R -	R -	R -	R -	R -	R -	R -	R -
- Escalation 10%			R -	R -	R -	R -	R -	R -	R -	R -
- Standard Constructed Buildings (Contents)			R -	R -	R -	R -	R -	R -	R -	R -
- Sub-stations, mini sub-stations, transformers, etc			R -	R -	R -	R -	R -	R -	R -	R -
- Property in the open			R -	R -	R -	R -	R -	R -	R -	R -
Reservoirs			R -	R -	R -	R -	R -	R -	R -	R -
- All water purification works and pump stations			R -	R -	R -	R -	R -	R -	R -	R -
- All sewerage works, pump stations			R -	R -	R -	R -	R -	R -	R -	R -
Property more specifically insured (Standard)			R -	R -	R -	R -	R -	R -	R -	R -
Escalation 10%			R -	R -	R -	R -	R -	R -	R -	R -
Fencing (Limited perils) (First Loss Basis)			R -	R -	R -	R -	R -	R -	R -	R -
- Non Standard - Thatch			R -	R -	R -	R -	R -	R -	R -	R -
- Non Standard - Thatch (Contents)			R -	R -	R -	R -	R -	R -	R -	R -
- Private dwellings, residential units hostels, Flats			R -	R -	R -	R -	R -	R -	R -	R -
- Private dwellings, residential units & etc - (Contents)			R -	R -	R -	R -	R -	R -	R -	R -
TOTAL BUILDING COMBINED	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Motor Vehicles whilst parked at Insured										
- Leakage of oils, chemicals or other fluids										
- Wash basins and Sanitary Ware										
- Reasonable Precautions										
- Claims Preparation Costs										
TOTAL BUSINESS INTERRUPTION	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Business Interruption										
Indemnity period : 12 months										
- Income			R -	R -	R -	R -	R -	R -	R -	R -
- Increase in Cost of Working			R -	R -	R -	R -	R -	R -	R -	R -
TOTAL BUSINESS INTERRUPTION	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Public Utilities										
- Fines and Penalties										
- Claims Preparation Costs										
TOTAL BUSINESS INTERRUPTION	R -	-	R -	R -	R -	R -	R -	R -	R -	R -

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Office Contents										
- Contents insured property			R -	R -	R -	R -	R -	R -	R -	R -
- Loss of Documents			R -	R -	R -	R -	R -	R -	R -	R -
- Legal Liability (Documents)			R -	R -	R -	R -	R -	R -	R -	R -
- Increase in Cost of Working			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Leakage of Oils, Chemicals or other fluids										
- Locks and Keys										
- Claims Preparation Costs										
TOTAL OFFICE CONTENTS	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Accounts Receivable										
- Outstanding Debit Balances			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Claims Preparation Costs										
TOTAL ACCOUNTS RECEIVABLE	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Business All Risks										
- All other specified items (excluding Cellphones & Laptops)			R -	R -	R -	R -	R -	R -	R -	R -
- Laptops			R -	R -	R -	R -	R -	R -	R -	R -
- Tablets / I pads			R -	R -	R -	R -	R -	R -	R -	R -
- Cellphones			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Increase in Cost of Working										
- Locks and Keys										
- Claims Preparation Costs										
TOTAL BUSINESS ALL RISKS	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Theft										
- First Loss Limit			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Property in the open (within securely fenced off area and subject to forcible and violent entry or exit from such area)			R -	R -	R -	R -	R -	R -	R -	R -
- Theft of employee property			R -	R -	R -	R -	R -	R -	R -	R -
- Malicious Damage			R -	R -	R -	R -	R -	R -	R -	R -
- Reasonable Precautions										
- Locks and Keys										
- Claims Preparation Costs										
TOTAL THEFT	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Glass										
- All fixed internal & external glass at the premises			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Riot and Strike (other than RSA and Namibia)										
- Claims Preparation Costs										
TOTAL GLASS	R -	-	R -	R -	R -	R -	R -	R -	R -	R -

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Money										
- Possession of Councillors/Employees away from insured premises on a business trip			R -	R -	R -	R -	R -	R -	R -	R -
- On the premises outside business hours in locked safe			R -	R -	R -	R -	R -	R -	R -	R -
- Loss of or damage to crossed cheques, money or postal			R -	R -	R -	R -	R -	R -	R -	R -
- Major limit			R -	R -	R -	R -	R -	R -	R -	R -
- Seasonal			R -	R -	R -	R -	R -	R -	R -	R -
- Receptacles as a result of theft of money or attempt			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Locks and keys										
- Reasonable precautions										
- Credit cards										
- Personal Accident (Assault)										
- Capital Sum										
- Weekly Amount										
- Medical Expenses										
- Claims Preparation Costs										
TOTAL MONEY	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Fidelity Guarantee										
- Limit any one period			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Retroactive Cover										
- Superseded Policy										
- Reinstatement Amount										
- Cost of Recovery										
- Claims Preparation Costs										
TOTAL FIDELITY GUARANTEE	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Accidental Damage										
- Total value of property	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
- Limit of indemnity	R -	-								
Extensions										
- First Loss Average										
- Excluded property (in addition to property excluded in policy)										
- Claims Preparation Costs										
TOTAL ACCIDENTAL DAMAGE	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Goods in Transit										
- Load Limit			R -	R -	R -	R -	R -	R -	R -	R -
Extensions										
- Removal of Debris										
- Fire, Explosion, Collision and overturning										
- Fire Extinguishing Expense										
- Claims Preparation Costs										
TOTAL GOODS IN TRANSIT	R -	-	R -	R -	R -	R -	R -	R -	R -	R -
Group Personal Accident - 24 Hours										
- Councillors			R -	R -	R -	R -	R -	R -	R -	R -
- Officials			R -	R -	R -	R -	R -	R -	R -	R -
- Temporary staff			R -	R -	R -	R -	R -	R -	R -	R -
Benefits										
- Death										
- Permanent Disability										
- Temporary Total Disablement										
- Medical expenses										
- Additional death benefit										
- Relocation										
- Repatriation										
- Mobility										
Extensions										
- Claims Preparation Costs										
- Maximum Limit Any One Life										
- Maximum Limit Any One event (Accumulation Limit)										
TOTAL GROUP PERSONAL ACCIDENT			R -	R -	R -	R -	R -	R -	R -	R -

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Stated Benefits										
- 24 hours			R	-	R	-	R	-	R	-
- Business Hours Limitation			R	-	R	-	R	-	R	-
- Business Hours Limitation plus Commuting Limitation			R	-	R	-	R	-	R	-
Benefits										
- Death										
- Permanent Disability										
- Temporary Total Disablement										
- Medical Expenses										
- Additional death benefits										
- Relocation										
- Repatriation										
- Mobility										
Extensions										
- War Risks										
- Claims Preparation Costs										
- Maximum Limit Any One Life										
- Maximum Limit Any One event (Accumulation Limit)										
TOTAL STATED BENEFITS			R	-	R	-	R	-	R	-
Electronic Equipment										
- Specified Equipment			R	-	R	-	R	-	R	-
- Tablets / Ipad			R	-	R	-	R	-	R	-
- Laptops			R	-	R	-	R	-	R	-
- Escalation			R	-	R	-	R	-	R	-
Extensions										
- Increase in Cost of Working										
- Reconstruction of Data										
- Incompatibility										
- Telkom access line										
- Claims Preparation Costs										
TOTAL ELECTRONIC EQUIPMENT	R	-	R	-	R	-	R	-	R	-
Machinery Breakdown										
- Specified Equipment - Limit	R	-	R	-	R	-	R	-	R	-
- Expediting Costs	R	-	R	-	R	-	R	-	R	-
Extensions										
- Stock Spoilage										
- Damage to Surrounding Property										
- Automatic Additions										
- Claims Preparation Costs										
TOTAL MACHINERY BREAKDOWN	R	-	R	-	R	-	R	-	R	-
Machinery Breakdown Interruption										
- Gross revenue			R	-	R	-	R	-	R	-
- (a)			R	-	R	-	R	-	R	-
- (b)			R	-	R	-	R	-	R	-
- Increase in Cost of Working			R	-	R	-	R	-	R	-
- Additional Increase in Cost of Working			R	-	R	-	R	-	R	-
Extensions										
- Claims Preparation Costs										
TOTAL MACHINERY BREAKDOWN INTER.	R	-	R	-	R	-	R	-	R	-

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Motorfleet Own Damage - value up to R500 000 - Comprehensive										
- Private type motor cars and Minibuses seating up to 16 persons			R -	R -	R -	R -	R -	R -	R -	-
- Commercial vehicles										
LDVS			R -	R -	R -	R -	R -	R -	R -	-
Trucks			R -	R -	R -	R -	R -	R -	R -	-
Fire Engines			R -	R -	R -	R -	R -	R -	R -	-
Ambulances			R -	R -	R -	R -	R -	R -	R -	-
Tractors			R -	R -	R -	R -	R -	R -	R -	-
Emergency Vehicles/Buses			R -	R -	R -	R -	R -	R -	R -	-
Motor Cycles			R -	R -	R -	R -	R -	R -	R -	-
Trailers			R -	R -	R -	R -	R -	R -	R -	-
Special type vehicles (roadmarking & construction vehicles, machinery, refuse removal, waste compactors etc)			R -	R -	R -	R -	R -	R -	R -	-
High value vehicles (First R 500 000.00)			R -	R -	R -	R -	R -	R -	R -	-
Extensions										
- Wreckage removal										
- Fire extinguishing expenses										
- Medical expenses (per occupant)										
- Loss of keys										
- Conveyance of explosives										
- Theft or attempted theft of radios/sound equipment										
- Theft or attempted theft of telephones (excluding cellphones)										
- Claims preparation costs										
TOTAL MOTOR OWN DAMAGE			R -	R -	R -	R -	R -	R -	R -	-
TOTAL ASSETS PREMIUM			R -	R -	R -	R -	R -	R -	R -	-
LIABILITIES										
Public Liability										
- Primary Policy Limit										
- Umbrella Policy Limit										
TOTAL Public Liability	R -	-	R -	R -	R -	R -	R -	R -	R -	-
Sub-limits										
- Wrongful Arrest and defamation										
- Errors & omissions										
- Products liability and defective workmanship										
- Pedal Cycles										
- Legal Defense costs										
- Professional Liability in respect of Medical Practitioners or other Medical officials										
- Spread of fire										
- Municipal Police liability										
- Sub-limit use of firearms										
- Sub-limit wrongful arrest & defamation										
Employers Liability										
- Limit										
TOTAL Employers Liability	R -	-	R -	R -	R -	R -	R -	R -	R -	-
Motor Third party Liability										
- Limit										
- Number of vehicles			R -	R -	R -	R -	R -	R -	R -	R -
TOTAL Motor Third Party Liability	R -	-	R -	R -	R -	R -	R -	R -	R -	-
TOTAL LIABILITY PREMIUM			R -	R -	R -	R -	R -	R -	R -	-
GRAND TOTAL			R -	R -	R -	R -	R -	R -	R -	-
MOTOR OWN DAMAGE OVER R 500 000.00 MOTOR XOL										
TOTAL SUM INSURED IN EXCESS OF R 500 000.00			R -		R -	R -	R -	R -	R -	-
GRAND TOTAL			R -	R -	R -	R -	R -	R -	R -	-