

<b>Municipality</b>	<b>Metsimaholo Local Municipality</b>
<b>Period of Insurance</b>	<b>01 July 2022 - 30 June 2025</b>

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
<b>Combined</b>	
<b>All Assets Of The Insured (Standard Construction)</b>	<b>R 870 501 113</b>
Buildings / Structures / Fixtures & Fittings	R 371 536 268
Sewer & Water	R 253 181 091
Sub-stations, mini sub-stations, transformers, etc	R 3 698 929
Increase electrical infrastructure	
Gas Transmission and Distribution lines	
Substations / Transformers / Electrical Switchgear	R -
Water Purification Works & Pump Station & Property Related Thereto	R -
Sewerage Works / Pump Stations & Property Related Thereto	R -
100 X 6X3m Skip Bins	R 2 414 288
Contents	R -
Stadiums / Pavillions / Tartan Tracks	R 239 670 537
Capital Additions (20%)	R 174 100 223
Non Standard - Thatch (Contents)	R -
Private dwellings, residential units hostels, Flats	R 60 050 326
Private dwellings, residential units & etc - (Contents)	R -
Thatch Structures	R 1 113 000
Escalation (10%)	R 33 381 515
Capital Additions (20%)	

<b>Extensions</b>	
- Subsidence and Landslip	No
- Sum insured	R
- Motor Vehicles whilst parked at Insured	Yes
- Sum insured	R 13 756 235
- Riot and Strike (other than RSA and Namibia)	No
- Leakage of oils, chemicals or other fluids	Yes
- Wash basins and Sanitary Ware	Yes
- Thatch structures unless specifically insured	<b>R 1 000 000 Max Annual Limit</b>
- Reasonable Precautions	R 100 000
- Claims Preparation Costs	R 100 000
<b>TOTAL BUILDING COMBINED</b>	<b>R 2 023 603 525</b>

<b>Business Interruption</b>	<b>NOT REQUESTED</b>
<b>Indemnity period : 12 months</b>	
- Income	R -
- Gross rentals	R -
- Increase in Cost of Working	R -
- Additional Increase in Cost of Working	R -

<b>Extensions</b>	
- Specified suppliers / sub-contractors	No
- Sum insured	R
- Unspecified suppliers / sub-contractors	No
- Sum insured	R
- Specified Customers	No
- Sum insured	R
- Public Utilities	No
- Sum insured	R
- Fines and Penalties	R -
- Claims Preparation Costs	R 100 000
<b>TOTAL BUSINESS INTERRUPTION</b>	<b>R 100 000</b>

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY	
<b>Office Contents</b>		
- Contents insured property	R	5 895 887
- Theft ( forcible & violent entry or exit)	Included	
- Loss of Rent ( up to 25% of sum insured)	R	1 473 971
- Loss of Documents	R	500 000
- Legal Liability (Documents)	R	50 000
- Increase in Cost of Working	R	1 437 971
<b>Extensions</b>		
- Subsidence and Landslip	No	
- Sum insured	R	
- Riot and Strike (other than RSA and Namibia)	No	
- Leakage of Oils, Chemicals or other fluids	No	
- Locks and Keys	R	10 000
- Reasonable precautions	R	20 000
- Claims Preparation Costs	R	100 000
<b>TOTAL OFFICE CONTENTS</b>	<b>R</b>	<b>9 487 829</b>
<b>Accounts Receivable</b>		
- Outstanding Debit Balances	<b>NOT REQUESTED</b>	
- Outstanding Debit Balances	R	-
<b>Extensions</b>		
- Duplicate Records	Yes/No	
- Protections	Yes/No	
- Riot and Strike (other than RSA and Namibia)	Yes/No	
- Claims Preparation Costs	R	100 000
<b>TOTAL ACCOUNTS RECEIVABLE</b>	<b>R</b>	<b>100 000</b>
<b>Business All Risks</b>		
- All other specified items (excluding Cellphones & Laptops)	R	24 953 884
- Plant all risk items	R	-
2x Opacilyt 1030 Smoke Meter Analyser with extras	R	320 260
(8) Opacilyt 1030 Smoke Meter Analyser	R	197 464
(9) & 10 Smoke Meter Analyser Battery Sealed Calcium Royal 105 A/H and Smart Char 12V mn1.2ah mx 110ah	R	13 238
7.5 Kva Key Start, Petrol Generator With Wheels	R	12 000
- Firearms	R	-
- Cellphones	R	-
<b>Extensions</b>		
- Increase in Cost of Working	No	
- Sum insured	R	-
- Riot and Strike (other than RSA and Namibia)	No	
- Locks and Keys	R	7 500
- Claims Preparation Costs	R	100 000
<b>TOTAL BUSINESS ALL RISKS</b>	<b>R</b>	<b>25 604 346</b>
<b>Theft</b>		
- First Loss Limit	R	200 000
<b>Extensions</b>		
- Property in the open (within securely fenced off area and subject to forcible and violent entry or exit from such area)	<b>R</b>	<b>100 000</b>
- Theft of employee property	R	-
- Malicious Damage	R	100 000
- Reasonable Precautions	R	10 000
- Locks and Keys	R	10 000
- Claims Preparation Costs	R	100 000
<b>TOTAL THEFT</b>	<b>R</b>	<b>520 000</b>
<b>Glass</b>		
- All fixed internal & external glass at the premises	R	172 500
<b>Extensions</b>		
- Riot and Strike (other than RSA and Namibia)	No	
- Claims Preparation Costs	R	100 000
<b>TOTAL GLASS</b>	<b>R</b>	<b>272 500</b>

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
<b>Money</b>	
- Possession of Councillors/Employees away from insured premises on a business trip	R 5 000
- On the premises outside business hours in locked safe	R 5 000
- Loss of or damage to crossed cheques, money or postal	R 1 000 000
- Major limit	R 200 000
- Seasonal ( <b>end of each month dates to be specified</b> )	R 350 000
- Receptacles as a result of theft of money or attempt	R 50 000
<b>Extensions</b>	
- Locks and keys	R 10 000
- Reasonable precautions	-
- Credit cards	-
- Personal Accident ( Assault)	
Capital Sum	R 30 000
Weekly Amount	R 1 000
Medical Expenses	R 15 000
- Riot and Strike (other than RSA and Namibia)	No
- Electronic Vending machines	-
- Claims Preparation Costs	R 100 000
<b>TOTAL MONEY</b>	R 1 766 000
<b>Fidelity Guarantee</b>	
- Limit any one period	R 1 000 000
<b>Extensions</b>	
- Retroactive Cover	2014/07/01
- Superseded Policy	No
- Reinstatement Amount	X1
- Cost of Recovery	R 25 000
- Claims Preparation Costs	R 100 000
<b>TOTAL FIDELITY GUARANTEE</b>	R 1 166 821
<b>Accidental Damage</b>	
- Total value of property	R 690 631 816
- Limit of indemnity	R 1 000 000
<b>Extensions</b>	
- First Loss Average	No
- Excluded property ( in addition to property excluded in policy)	No
- Claims Preparation Costs	R 100 000
<b>TOTAL ACCIDENTAL DAMAGE</b>	R 691 731 816
<b>Goods in Transit</b>	
- Load Limit	<b>NOT REQUESTED</b>
<b>Extensions</b>	
- Removal of Debris	R -
- Fire, Explosion, Collision and overturning	R -
- Fire Extinguishing Expense	R -
- Claims Preparation Costs	R 100 000
<b>TOTAL GOODS IN TRANSIT</b>	R 100 000
<b>Group Personal Accident</b>	
- (A) Councillors - 24 hours	
- (B) Money handlers (24 hours whilst busy with Council activities)	20
<b>Benefits</b>	
- Death (A & B)	R 200 000
- Permanent Disability	% of Death benefit as specified for particular disability
- Temporary Total Disablement	R 2 000 per week max 104 weeks
- Medical expenses	R 20 000
- Additional death benefit	R 10 000
- Relocation	R 20 000
- Repatriation	R 20 000
- Mobility	R 20 000
<b>Extensions</b>	
- War Risks	Yes
- Claims Preparation Costs	R 100 000
- Maximum Limit Any One Life	R 2 000 000.00
- Maximum Limit Any One event ( Accumulation Limit)	R 10 000 000.00
<b>TOTAL GROUP PERSONAL ACCIDENT</b>	

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
<b>Stated Benefits</b>	
- 24 hours (42 Councillors)	R 19 379 735
- Business Hours Limitation	-
- Business Hours Limitation plus Commuting Limitation (All other employees)	R 79 200 000
<b>Benefits</b>	
- Death	5 x Annual earnings
- Permanent Disability	% of Death benefit as specified for particular disability
- Temporary Total Disablement	100% of average weekly earnings max 104 weeks
- Medical Expenses	R 20 000
- Additional death benefits	R 10 000
- Relocation	R 10 000
- Repatriation	R 10 000
- Mobility	R 10 000
<b>Extensions</b>	
- War Risks	No
- Claims Preparation Costs	R 100 000
- Maximum Limit Any One Life	R 2 000 000.00
- Maximum Limit Any One event ( Accumulation Limit)	R 10 000 000.00
<b>TOTAL STATED BENEFITS</b>	
<b>Electronic Equipment</b>	
- Specified Equipment (excluding laptops)	R 12 210 988
- Networks	R 182 414
- Projectors	R 25 197 383
- HP Procurve Switch	R 7 558 205
- Monitors & CPU	R 1 039 748
- Laptops	-
- Escalation	-
<b>Extensions</b>	
- Prevention of Access	No
- Increase in Cost of Working	R 100 000
- Reconstruction of Data	R 100 000
- Incompatibility	Yes
- Telkom access line	Yes
- Utilities ( Failure of supply)	No
- Riot and Strike (other than RSA and Namibia)	No
- Claims Preparation Costs	R 100 000
<b>TOTAL ELECTRONIC EQUIPMENT</b>	R 46 488 738
<b>Machinery Breakdown</b>	
- Specified Equipment - Limit	R 339 900
- Expediting Costs	-
<b>Extensions</b>	
- Stock Spoilage	R
- Damage to Surrounding Property	R 1 000 000
- Automatic Additions	R 100 000
- Claims Preparation Costs	R 100 000
<b>TOTAL MACHINERY BREAKDOWN</b>	R 1 539 900
<b>Machinery Breakdown Interruption</b>	
- Gross revenue	<b>NOT REQUESTED</b>
- (a)	R -
- (b)	R -
- Increase in Cost of Working	R -
- Additional Increase in Cost of Working	R -
<b>Extensions</b>	
- Claims Preparation Costs	R 100 000
<b>TOTAL MACHINERY BREAKDOWN INTER.</b>	R 100 000

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
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**Motorfleet Own Damage - value up to R500 000 - Comprehensive**

- Private type motor cars and Minibuses seating up to 16 persons	24
- Commercial vehicles	
LDVS (Less than 3500 KG)	43
Trucks (More than 3500 KG)	31
Fire Engines	1
Ambulances	3
Tractors	10
Emergency Vehicles/Buses	0
Motor Cycles	0
Trailers	8
Special type vehicles (roadmarking & construction vehicles, machinery, refuse removal, waste compactors etc)	14
High value vehicles	14

**Motorfleet Own Damage - value up to R500 000 - Fire & Theft only**

- Private type motor cars and Minibuses seating up to 16 persons	6
- Commercial vehicles	
LDVS	15
Trucks	10
Fire Engines	0
Ambulances	0
Tractors	8
Emergency Vehicles/Buses	0
Motor Cycles	0
Trailers	9
Special type vehicles (roadmarking & construction vehicles, machinery, refuse removal, waste compactors etc)	4
High value vehicles (Above R 500 000.00)	0

**Extensions**

- Wreckage removal	R	10 000
- Fire extinguishing expenses	R	10 000
- Medical expenses (per occupant)	R	5 000
- Loss of keys	R	5 000
- Conveyance of explosives	No	
- Theft or attempted theft of radios/sound equipment	R	-
- Theft or attempted theft of telephones (excluding cellphones)	R	-
- Claims preparation costs	R	100 000
<b>TOTAL MOTOR OWN DAMAGE</b>		<b>200</b>

**TOTAL ASSETS PREMIUM**
**LIABILITIES**
**Public Liability**

- Primary Policy Limit	R	2 000 000
- Umbrella Policy Limit	R	23 000 000
<b>TOTAL Public Liability</b>	R	<b>25 000 000</b>

**Sub-limits**

- Wrongful Arrest and defamation	R	250 000
- Errors & omissions	R	250 000
- Products liability and defective workmanship	R	250 000
- Pedal Cycles	Market value	
- Legal Defense costs	R	250 000
- Professional Liability in respect of Medical Practitioners or other Medical officials	R	250 000
- Spread of fire	R	25 000 000
- Municipal Police liability	R	2 000 000
- Sub-limit use of firearms	R	250 000
- Sub-limit wrongful arrest & defamation	R	250 000

**Employers Liability**

- Limit	R	25 000 000
<b>TOTAL Employers Liability</b>	R	<b>25 000 000</b>

**Motor Third party Liability**

- Limit	R	25 000 000
- Number of vehicles		200
<b>TOTAL Motor Third Party Liability</b>	R	<b>25 000 000</b>

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
<b>SASRIA (RIOT INSURANCE)</b>	
<i>Combined</i>	R 2 023 603 525
<i>Business Interruption</i>	R -
<i>Office Contents</i>	R 9 487 829
<i>Business All Risk</i>	R 25 604 346
<i>Glass</i>	R 272 500
<i>Money</i>	As per policy
<i>Electronic Equipment</i>	R 46 488 738
<i>Motor Fleet</i>	200 VEHICLES
<i>Councilors</i>	42 COUNCILLORS
Any form of self insurance / Aggregate must be declared and clearly and added as part of the premium	