

Municipality	Metsimaholo Local Municipality
Period of Insurance	01 July 2022 - 30 June 2025

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
Combined	
All Assets Of The Insured (Standard Construction)	R 870 501 113
Buildings / Structures / Fixtures & Fittings	371 536 268
Sewer & Water	253 181 091
Sub-stations, mini sub-stations, transformers,etc	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 Sturctures	R 1 113 000
Escalation (10%)	R 33 381 515
Capital Additions (20%)	

Extensions

- 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	R 1 000 000 Max Annual Limit
- Reasonable Precautions	R 100 000
- Claims Preparation Costs	R 100 000
TOTAL BUILDING COMBINED	R 2 023 603 525

Business Interruption

NOT REQUESTED

Indemnity period : 12 months

- Income	R -
- Gross rentals	R -
- Increase in Cost of Working	R -
- Additional Increase in Cost of Working	R -

Extensions

- 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
TOTAL BUSINESS INTERRUPTION	R 100 000

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY	
Office Contents		
- 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

Extensions		
- 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
TOTAL OFFICE CONTENTS	R	9 487 829

Accounts Receivable	NOT REQUESTED
- Outstanding Debit Balances	R -

Extensions		
- Duplicate Records	Yes/No	
- Protections	Yes/No	
- Riot and Strike (other than RSA and Namibia)	Yes/No	
- Claims Preparation Costs	R	100 000
TOTAL ACCOUNTS RECEIVABLE	R	100 000

Business All Risks		
- All other specified items (excluding Cellphones & Laptops)	R	24 953 884
- Plant all risk items	R	-
2x Opacilyst 1030 Smoke Meter Analyser with extras	R	320 260
(8) Opcilyst 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	-

Extensions		
- 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
TOTAL BUSINESS ALL RISKS	R	25 604 346

Theft	
- First Loss Limit	R 200 000

Extensions		
- Property in the open (within securely fenced off area and subject to forcible and violent entry or exit from such area)	R	100 000
- 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
TOTAL THEFT	R	520 000

Glass	
- All fixed internal & external glass at the premises	R 172 500

Extensions		
- Riot and Strike (other than RSA and Namibia)	No	
- Claims Preparation Costs	R	100 000
TOTAL GLASS	R	272 500

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
Money	
- 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 (end of each month dates to be specified)	R 350 000
- Receptacles as a result of theft of money or attempt	R 50 000
Extensions	
- Locks and keys	R 10 000
- Reasonable precautions	R -
- Credit cards	R -
- 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	R -
- Claims Preparation Costs	R 100 000
TOTAL MONEY	R 1 766 000
Fidelity Guarantee	
- Limit any one period	R 1 000 000
Extensions	
- Retroactive Cover	2014/07/01
- Superseded Policy	No
- Reinstatement Amount	X1
- Cost of Recovery	R 25 000
- Claims Preparation Costs	R 100 000
TOTAL FIDELITY GUARANTEE	R 1 166 821
Accidental Damage	
- Total value of property	R 690 631 816
- Limit of indemnity	R 1 000 000
Extensions	
- First Loss Average	No
- Excluded property (in addition to property excluded in policy)	No
- Claims Preparation Costs	R 100 000
TOTAL ACCIDENTAL DAMAGE	R 691 731 816
Goods in Transit	
- Load Limit	R -
Extensions	
- Removal of Debris	R -
- Fire, Explosion, Collision and overturning	R -
- Fire Extinguishing Expense	R -
- Claims Preparation Costs	R 100 000
TOTAL GOODS IN TRANSIT	R 100 000
Group Personal Accident	
- (A) Councillors - 24 hours	
- (B) Money handlers (24 hours whilst busy with Council activities)	20
Benefits	
- 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
Extensions	
- 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
TOTAL GROUP PERSONAL ACCIDENT	

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY	
Stated Benefits		
- 24 hours (42 Councillors)	R	19 379 735
- Business Hours Limitation	R	-
- Business Hours Limitation plus Commuting Limitation (All other employees)	R	79 200 000
Benefits		
- 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
Extensions		
- 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	
TOTAL STATED BENEFITS		
Electronic Equipment		
- 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	R	-
- Escalation	R	-
Extensions		
- 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
TOTAL ELECTRONIC EQUIPMENT	R	46 488 738
Machinery Breakdown		
- Specified Equipment - Limit	R	339 900
- Expediting Costs	R	-
Extensions		
- Stock Spoilage	R	
- Damage to Surrounding Property	R	1 000 000
- Automatic Additions	R	100 000
- Claims Preparation Costs	R	100 000
TOTAL MACHINERY BREAKDOWN	R	1 539 900
Machinery Breakdown Interruption		
NOT REQUESTED		
- Gross revenue		
- (a)	R	-
- (b)	R	-
- Increase in Cost of Working	R	-
- Additional Increase in Cost of Working	R	-
Extensions		
- Claims Preparation Costs	R	100 000
TOTAL MACHINERY BREAKDOWN INTER.	R	100 000

SECTION	INSURED AMOUNT/LIMIT OF INDEMNITY
<i>Motorfleet Own Damage - value up to R500 000 - Comprehensive</i>	
- 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
<i>Motorfleet Own Damage - value up to R500 000 - Fire & Theft only</i>	
- 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
<i>Extensions</i>	
- 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
TOTAL MOTOR OWN DAMAGE	200
TOTAL ASSETS PREMIUM	
<i>LIABILITIES</i>	
<i>Public Liability</i>	
- Primary Policy Limit	R 2 000 000
- Umbrella Policy Limit	R 23 000 000
TOTAL Public Liability	R 25 000 000
<i>Sub-limits</i>	
- 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
<i>Employers Liability</i>	
- Limit	R 25 000 000
TOTAL Employers Liability	R 25 000 000
<i>Motor Third party Liability</i>	
- Limit	R 25 000 000
- Number of vehicles	200
TOTAL Motor Third Party Liability	R 25 000 000

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