

LEJWELEPUTSWA LOCAL MUNICIPALITY

SECTION	SUM INSURED
Combined	
-Standard Constructed Buildings	R80 113 046.02
-Escalation 20%	R16 022 609.20
-Architects & Professional feesUp to 15% OF Sum Insured	R12 016 956.90
-Capital Additions 20%	R19 227 131.04

Extensions

-Motor Vehicles whilst parked at Insured	R5 000 000.00
-Theft of immovable property	R1 000 000.00
-Malicious damage caused by thieves	R500 000.00
-Leakage of oils, chemicals or other fluids	Yes
-Wash basins and Sanitary Ware	Yes
-Thatch structures unless specifically insured	R 100 000 Max Annual Limit
-Reasonable Precautions	R100 000.00
-Claims Preparations	R100 000.00
TOTAL BUILDING COMBINED	R134 079 743.17

Business Interruption

Indemnity period: 12 months

-Income	R5 000 000.00
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Extensions

-Fines and Penalties	R50 000.00
-Claims Preparation Costs	R100 000.00
TOTAL BUSINESS INTERRUPTION	R5 150 000.00

Office Contents

-Contents insured property	R6 896 661.51
-Theft (forcible & violent entry or exit)	R500 000.00
-Loss of Rent (up to 25% of sum insured)	R1 724 165.38
-Loss of Documents	R500 000.00
-Legal Liability (Documents)	R500 000.00
-Increase in Cost of Working	R1 375 000.00
-Capital Additions 20%	R1 379 332.30

Extensions

-Locks and Keys	R10 000.00
-Reasonable precautions	R50 000.00
-Claims Preparation Costs	R100 000.00
TOTAL OFFICE CONTENTS	R13 035 159.19

Business All Risks	
-All other specified items (excluding Cellphones & Laptops)	R925 833.19
-Laptops	R3 442 522.21
-Tablet	R149 779.20

Extensions

-Increase in Cost of Working	Yes
-Sum insured	R25 000.00
-Locks and Keys	R10 000.00
-Claim Preparation Costs	R100 000.00
TOTAL BUSINESS ALL RISKS	R4 653 134.60

Theft	
-First Loss Limit	R30 000.00

Extensions

-Property in the open (with securely fenced off area and subject to forcible and violent entry or exit from such area)	R10 000.00
-Theft of employee property	R5 000.00
-Malicious Damage	R30 000.00
-Reasonable Precautions	R20 000.00
-Locks and Keys	R10 000.00
-Claims Preparation Costs	R100 000.00
TOTAL THEFT	R205 000.00

Glass	
-All fixed internal & external glass at the premises	R50 000.00

Extensions

-Riot and Strike (other than RSA and Namibia)	No
-Claims Preparation Costs	R100 000.00
TOTAL GLASS	R150 000.00

Money	
-Possession of Councillors/Employees away from insured	
Premises on a business trip	R5 000.00
-On the premises outside business hours in locked safe	R5 000.00
-Loss of or damage to crossed cheques, money or postal	R1 000 000.00
-Major limit	R10 000.00
-Money: Seasonal Increase: 2x weeks of every month	R0.00
-Receptacles as a result of theft of money or attempt	R20 000.00

Extensions

-Locks and keys	R5 000.00
-Reasonable precautions	R20 000.00
-Credit cards	R50 000.00
-Personal Accident (Assault)	R0.00
Capital Sum	R25 000.00
Weekly Amount	R1 000.00
Medical expenses	R10 000.00
-Claims Preparation Costs	R100 000.00
TOTAL MONEY	R1 251 000.00

Fidelity Guarantee	
-Limit any one period	R100 000.00

Extensions

-Retroactive Cover	R43 647.00
-Cost of Recovery	R25 000.00
-Claims Preparation Costs	R100 000.00
TOTAL FIDELITY GUARANTEE	R225 000.00

Group Personal Accident – 24 Hours	
-Councillors	R16.00
-Officials	R0.00
-Temporary staff	R0.00

Benefits

-Death	R150 000.00
-Permanent Disability	% of Death benefit as specified for particular disability

-Temporary Total Disablement	R1 500 per week max 104 weeks
-Medical expenses	R20 000.00
-Additional death benefit	R10 000.00
-Relocation	R10 000.00
-Repatriation	R10 000.00
-Mobility	R10 000.00

Extensions

-War Risks	No
-Claims Preparation Costs	R100 000.00
-Maximum Limit Any One Life	R2 000 000.00
-Maximum Limit Any One events (Accumulation Limit)	R10 000 000.00
TOTAL GROUP PERSONAL ACCIDENT	

Stated Benefits	
-24 hours	R5 705 437.50
-Business Hours Limitation	R0.00
-Business Hours Limitation plus Commuting Limitation	R0.00

Benefits

-Death	2 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	R20 000.00
-Additional death benefit	R10 000.00
-Relocation	R10 000.00
-Repatriation	R10 000.00
-Mobility	R10 000.00

Extensions

-War Risks	No
-Claims Preparation Costs	R100 000.00
-Maximum Limit Any One Life	R2 000 000.00
-Maximum Limit Any One events (Accumulation Limit)	R10 000 000.00
TOTAL STATED BENEFITS	R5 705 437.50

Electronic Equipment	
-Computer Equip. : Electronic Equipment cover is subject to submission of a full listing of comp & excl. laptops	R4 660 757.05

-In House CCTV	R84 738.50
-Laptop, notebooks & Tablets: Please note that this cover is provided subject to a submission of a full listing & ser. NO's of ALL the Covered Laptops.	R3 442 522.21
-Tablets	R149 779.20

Extensions

-Prevention of Access	No
-Increase in Cost of Working	R100 000.00
-Reconstruction of Data	R200 000.00
-Telkom access line	Yes
-Software and License	Yes
-Claims Preparation Costs	R100 00.00
TOTAL ELECTRONIC EQUIPMENT	R8 737 796.96

Motorfleet Own Damage-Value up to R550 000 -Comprehensive

-Private type motor cars and Minibuses seating up to 16 persons	5
LDVS	1
Trailers	1
High value vehicles (First R500 000.00) See below listing	6
-Fire and Theft	

Extensions

-Wreckage removal	R10 000.00
-Fire extinguishing expenses	R10 000.00
-Medical expenses (per occupant)	R5 000.00
-Loss of keys	R5 000.00
-Claims Preparation Costs	R100 000.00
TOTAL MOTOR OWN DAMAGE	13

LIABILITIES

Public Liability	
-Primary Policy Limit	R100 000 000.00
-TOTAL Public Liability	R100 000 000.00

Sub-limits	
-Wrongful Arrest and defamation	R250 000.00
-Errors & omissions	R250 000.00
-Products liability and defective workmanship	R250 000.00

-Pedal Cycles	Market value
-Legal Defense costs	R250 000.00
-Professional Liability in respect of Medical Practitioners or other Medical officials	R250 000.00
-Spread of fire	R1 000 000.00
-Municipal Police liability	R2 000 000.00
-Sub-limit use of firearms	R250 000.00
-Sub-limit wrongful arrest & defamation	R250 000.00

Employers Liability	
-Limit	R10 000 000.00
-TOTAL Employers Liability	R10 000 000.00

Motor Third party Liability	
-Limit	R2 000 000.00
-TOTAL Motor Third Party Liability	R2 000 000.00

MOTOR OWN DAMAGE OVER R 500 000.00 MOTOR XOL	
Motor grader	R2 814 050.00
Tipper truck	R1 234 466.00
Isuzu mu-x	R510 274.65
Fortuner	R666 068.11
Fire Fighter Bakkie	R306 941.23
Tipper truck	R530 607.00
Nissan UD 40 Truck	TBC
Isuzu NPR400T Truck	TBC
Iveco Euro Cargo Truck	TBC