Municipality	**Kopanong Local Municipality**
Period of Insurance	01 July 2021 - 30 June 2022

SECTION		SUM INSURED
Combined		
- All Infrastructure Assets of the Insured	R	450 465 438
- Escalation 10%	R	45 046 544
- Standard Constructed Buildings (Contents) (Included Above)		
- Sub-stations, mini sub-stations, transformers,etc	R	-
- Property in the open (Included Above)	R	-
- All water purification works and pump stations	R	-
- All sewerage works, pump stations	R	-
- Non Standard - Mobile Offices (Fixed) (Included Above)	R	-
- Non Standard - Thatch (Contents)	R	-
- Private dwellings, residential units hostels, Flats (Included Above)	R	-
- Private dwellings, residential units & etc - (Contents)	R	-
- Escalation		
Extensions		
- Subsidence and Landslip	No	
- Sum insured	R	
- Motor Vehicles whilst parked at Insured	No	
- Sum insured	R	5 000 000
- Riot and Strike (other than RSA and Namibia)	No	
- Leakage of oils, chemicals or other fluids	Yes	
- Theft of immovable Property	R	50 000
- Malicious Daage	R	50 000
- Wash basins and Sanitary Ware	Yes	
- Thatch structures unless specifically insured	**R 100 000 Max Annual Limit**	
- Reasonable Precautions	R	-
- Claims Preparation Costs	**R**	**100 000**
TOTAL BUILDING COMBINED	**R**	**500 711 982**

SECTION	SUM INSURED	

Business Interruption

Indemnity period : 12 months

- Income	R	-
- Gross rentals	R	-
- Increase in Cost of Working	R	-
- Additional Increase in Cost of Working	R	5 000 000

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 Penalities	R	-
- Claims Preparation Costs	**R**	**100 000**
TOTAL BUSINESS INTERRUPTION	**R**	**5 100 000**

SECTION	SUM INSURED	

Office Contents

- Contents insured property	R	2 923 922
- Theft or any attempt thereat	R	730 981
- Loss of Rent (25% of contents sum insured)	R	730 981
- Loss of Documents	R	500 000
- Legal Liability (Documents)	R	500 000
- Increase in Cost of Working	R	-

Extensions

- Subsidence and Landslip	Yes	
- Sum insured	R	250 000
- Riot and Strike (other than RSA and Namibia)	No	
- Leakage of Oils, Chemicals or other fluids	Yes	
- Locks and Keys	R	50 000
- Reasonable precautions	R	-
- Claims Preparation Costs	**R**	**100 000**
TOTAL OFFICE CONTENTS	**R**	**5 785 883**

Accounts Receivable

COVER NOT REQUESTED

- Outstanding Debit Balances	R	-

Extensions

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

Business All Risks

- All other specified items (excluding Cellphones & Laptops)	R	630 842
- Laptops/ Tablets and Alike	R	652 108
- Ipads	R	18 349

Extensions

- Increase in Cost of Working	Yes	
- Sum insured	R	100 000
- Riot and Strike (other than RSA and Namibia)	No	

SECTION		SUM INSURED
- Locks and Keys	R	7 500
- Claims Preparation Costs	**R**	**100 000**
TOTAL BUSINESS ALL RISKS	**R**	**1 508 799**

Theft		
- First Loss Limit	R	50 000

Extensions

- Property in the open (within securely fenced off area and subject to forcible and violent entry or exit from such area)	**R**	**50 000**
- Theft of employee property	R	7 500
- Malicious Damage	R	-
- Reasonable Precautions	R	5 000
- Locks and Keys	R	7 500
- Claims Preparation Costs	**R**	**100 000**
TOTAL THEFT	**R**	**220 000**

SECTION		SUM INSURED
Glass		
- All fixed internal & external glass at the premises	R	100 000
Extensions		
- Riot and Strike (other than RSA and Namibia)	No	
- Claims Preparation Costs	**R**	**100 000**
TOTAL GLASS	**R**	**200 000**
Money		
- Posession 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	60 000
- Seasonal	R	-
- Receptacles as a result of theft of money or attempt	R	20 000
Extensions		
- Locks and keys	R	10 000
- Reasonable precautions	R	5 000
- Credit cards	R	25 000
- Personal Accident (Assault)		
Capital Sum	R	25 000
Weekly Amount	R	250
Medical Expenses	R	2 000
- Riot and Strike (other than RSA and Namibia)	No	
- Electronic Vending machines	No	
- Claims Preparation Costs	**R**	**100 000**
TOTAL MONEY	R	1 257 250
Fidelity Guarantee		
- Limit any one period	R	100 000
Extensions		
- Retroactive Cover	01.07.2019	
- Superseded Policy	No	
- Reinstatement Amount	No	

SECTION		SUM INSURED
- Cost of Recovery	R	-
- Claims Preparation Costs	**R**	**100 000**
TOTAL FIDELITY GUARANTEE	**R**	**200 000**

Accidental Damage

- Total value of property	R	1 000 000
- Limit of indemnity	R	-

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**	**1 100 000**

SECTION	SUM INSURED	
Goods in Transit		
- Load Limit	R	100 000
Extensions		
- Removal of Debris	R	50 000
- Fire, Explosion, Collision and overturning	R	
- Fire Extinguishing Expense	R	10 000
- Claims Preparation Costs	**R**	**100 000**
TOTAL GOODS IN TRANSIT	**R**	**260 000**
Group Personal Accident - 24 Hours		
- Councillors		15
- Spouses (Activities Only)		0
- Officials		0
- Temporary staff (Voluntary Protection Services)		0
Benefits		
- Death - councillors	R	150 000
- Permanent Disability	% of Death benefit as specified for particular disability	
- Temporary Total Disablement	R per week max 104 weeks	
- Medical expenses	R	20 000
- Additional death benefit	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 GROUP PERSONAL ACCIDENT		
Stated Benefits	**COVER NOT REQUESTED**	
- Directors and Municipal officials	R	-
-15 Councillors	R	-
- Business Hours Limitation plus Commuting Limitation	R	-

SECTION	SUM INSURED	
Benefits		
- Death	0x 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	-
- Additional death benefits	R	-
- Relocation	R	-
- Repatriation	R	-
- 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		

SECTION	SUM INSURED	
Electronic Equipment		
- Specified Equipment	R	1 779 955
- Software	R	188 433
- Laptops	R	652 108
- Capital Additions		
- Escalation 0%		
- Tablets and Alike	R	18 239
	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**	**2 938 735**
Machinery Breakdown	**COVER NOT REQUESTED**	
- Specified Equipment - Limit	R	-
- Expediting Costs	R	-
Extensions		
- Stock Spoilage	R	
- Damage to Surrounding Property	R	
- Automatic Additions	R	
- Claims Preparation Costs	**R**	**100 000**
TOTAL MACHINERY BREAKDOWN	**R**	**100 000**
Machinery Breakdown Interruption	**COVER NOT REQUESTED**	
- Gross revenue		
- (a)	R	-
- (b)	R	-
- Increase in Cost of Working	R	-
- Additiona Increase in Cost of Working	R	-

SECTION		SUM INSURED
Extensions		
- Claims Preparation Costs	**R**	**100 000**
TOTAL MACHINERY BREAKDOWN INTER.	**R**	**100 000**

SECTION	SUM INSURED	

Motorfleet Own Damage - value up to R500 000 - Comprehensive

- Private type motor cars and Minibuses seating up to 16 persons		4
- Commercial vehicles		
LDVS		19
Trucks		5
Fire Engines		0
Ambulances		0
Tractors		13
Emergency Vehicles/Buses		0
Trailers		0
Special type vehicles (roadmarking & construction vehicles, machinery		25
Car Hire costs for 30 days @ R3 00 per day		1
High value vehicles (First R 500 000.00)		4

Extensions

- Wreckage removal	R	15 000
- Fire extinguishing expenses	R	15 000
- Medical expenses (per occupant)	R	15 000
- Loss of keys	R	15 000
- Conveyance of explosives	No	
- Theft or attempted theft of radios/sound equipment	R	2 500
- Theft or attempted theft of telephones	R	2 500
(excluding cellphones)		
- Claims preparation costs	**R 100 000**	
TOTAL MOTOR OWN DAMAGE		**71**

TOTAL ASSETS PREMIUM

LIABILITIES

Public Liability		
- Primary Policy Limit	R	100 000 000
TOTAL Public Liability	R	100 000 000

Sub-limits

SECTION	SUM INSURED	
- Wrongful Arrest and defamation	R	2 250 000
- Errors & omissions	R	2 250 000
- Products liability and defective workmanship	R	2 250 000
- Pedal Cycles	Market value	
- Legal Defense costs	R	2 250 000
- Professional Liability in respect of Medical Practitioners or other Medical officials	R	2 250 000
- Spread of fire	R	1 000 000
- Municipal Police liability	R	2 000 000
- Sub-limit use of firearms	R	2 250 000
- Sub-limit wrongful arrest & defamation	R	2 250 000

Employers Liability		
- Limit	R	7 000 000
TOTAL Employers Liability	R	7 000 000

SECTION	SUM INSURED	
Motor Third party Liability		
- Limit	R	5 000 000
- Number of vehicles		71
TOTAL Motor Third Party Liability	R	5 000 000
TOTAL LIABILITY PREMIUM		
GRAND TOTAL		
MOTOR OWN DAMAGE OVER R 500 000.00 MOTOR XOL	**(Please complete High valued sheet which will automatically**	
TOTAL SUM INSURED IN EXCESS OF R 500 000.00	R	6 360 012
GRAND TOTAL		