

**LATERAL UNISON**

**KGATELOPELE MUNICIPALITY**

Period of Insurance : 1 January 2018 - 31 December 2018

SECTION	SUM INSURED
<b>COMBINED</b>	

SECTION	SUM INSURED
- Infrastructure Assets	R 120,416,973
- Escalation (15%)	R 18,062,546
- Machinery & equipment	R 20,548,962
- Escalation (15%)	R 3,082,344
- Non Standard - Thatch	R 1,354,794
- Escalation (15%)	R 203,219
- Private dwellings, residential units hostels, Flats	R 24,600,362
- Escalation (15%)	R 1,336,742
- Private dwellings, residential units hostels, Flats (Non - standard)	R 1,234,654
- Escalation (15%)	R 185,198
- Property In The Open	R 307,440
- Reasonable Precaution	R 10,000
- Claims Preparation Costs	R 100,000
<b>TOTAL COMBINED</b>	<b>R 191,443,234</b>
<b>ACCIDENTAL DAMAGE</b>	
Total Value of Property	R -
Limit of ndemnity	R -
- Claims Preparation Costs	R -
<b>TOTAL ACC. DMG</b>	<b>R -</b>
<b>ACCOUNTS RECEIVABLE</b>	
Outstanding Debit Balance	R -
Limit of ndemnity	R -
- Claims Preparation Costs	R -
<b>TOTAL ACC. DMG</b>	<b>R -</b>
<b>BUSINESS INTERRUPTION</b>	
Indemnity period : 12 months	R -
Income	R 109,086,344
Gross rentals	R -
Increase in Cost of Working	R -
Additional Increase in Cost of Working	R 1,627,500
Claims Preparation Costs	R 100,000
<b>TOTAL BUS. INTERR</b>	<b>R 110,813,844</b>
<b>OFFICE CONTENTS</b>	
Contents insured property	R 367,369
Theft ( forcible & violent entry or exit)	R -
Loss of Rent ( up to 25% of sum insured)	R -
Loss of Documents	R 673,000
Legal Liability (Documents)	R 673,000
Increase in Cost of Working	
Claims Preparation Costs	R 100,000
Locks and keys	R 5,000
<b>TOTAL OFFICE CONTENTS</b>	<b>R 1,818,369</b>
<b>HOUSEOWNERS</b>	
All buildings of Private Houses Residential Units etc	R 9,669,099
%15 Escalation	R 1,450,365
- Non standard Private Dwelling Residential Units	R -
Professional fees	R -

SECTION		SUM INSURED
%15 Escalation	R	-
Capital Additions (15%)	R	-
Claims Preparation Costs	R	-
Rubble Removal	R	-
Locks and Keys	R	-
<b>TOTAL HOUSEOWNERS</b>	<b>R</b>	<b>11,119,464</b>
<b>ALL RISKS</b>		
- All Other Specified Items : <b>Cover Excl. Cellphones &amp; Laptops &amp; subject to submission</b>	R	333,773
- Cellular Telephones: <b>Plz note that this cover is provided subject to a submission</b>	R	-
- iPads : <b>Plz note that this cover is provided subject to a submission of a a full list</b>	R	-
- Laptops : <b>Plz note that this cover is provided subject to a submission of a a full list</b>	R	259,756
- Employees Personal Effects : <b>Cover excludes all electronic gadgets that should be</b>	R	-
- Motor radios	R	-
Claims Preparation Costs	R	100,000
Locks and Keys	R	5,000
Increase in Cost of Working		
<b>TOTAL ALL RISKS</b>	<b>R</b>	<b>698,529</b>
<b>THEFT</b>		
First Loss Limit : <b>Theft Cover subject to Forcible &amp; Violent Entry / Exit</b>	R	55,000
<b>Property in open : Plz note that this section is provided subject to goods kept in</b>	R	-
Malicious damage	R	50,000
Claims Preparation Costs	R	100,000
Locks & Keys	R	5,000
Personal Effects of Employees used for work	R	-
Reasonable Precautions	R	10,000
<b>TOTAL THEFT</b>	<b>R</b>	<b>220,000</b>
<b>MONEY</b>		
Major Limit	R	35,000
Money : Seasonal Increase : <b>2x weeks of every month</b>	R	-
Money (Crossed Cheques)	R	10,000
Receptacles	R	-
Money, in the custody of any Authorised Council Employee away on a business trip	R	5,000
Vending Machines	R	-
Money, whilst on the Insured's premises outside the working hours	R	5,000
Locks & Keys	R	2,500
<b>PERSONAL ACCIDENT</b>		
Personal Accident		
- Capital Amount	R	12,500
- Weekly Amount	R	-
- Medical Expenses :	R	-
Claims Preparation Costs	R	100,000
<b>TOTAL MONEY</b>	<b>R</b>	<b>170,000</b>
<b>GOODS IN TRANSIT</b>		
Limit of Indemnity	R	-
Removal of Debris	R	-
Fire Extinguishers	R	-
Claims Preparation Costs	R	-
<b>TOTAL GOODS IN TRANSIT</b>	<b>R</b>	<b>-</b>
<b>GLASS</b>		
Interior and Exterior - Including Mirrors	R	16,275

SECTION	SUM INSURED
Removal of Debris	R -
Claims Preparation Costs	R 100,000
<b>TOTAL GOODS IN TRANSIT</b>	<b>R 116,275</b>
<b>FIDELITY: Limit iro Employees</b>	
- One Year Reinstatement / Limit any one period	R 55,000
- Costs of Recovery Ext. Included	R -
1 x Reinstatement : <b>COVERED</b>	R -
Superseded Policy : <b>COVERED</b>	
- Claims Preparation Costs	R 100,000
<b>TOTAL FIDELITY</b>	<b>R 155,000</b>
<b>PERSONAL ACCIDENT: COVER- 24 hour cover</b>	
<b>CATEGORY A</b>	
Death Limit = R100 000	<b>8</b>
Senior Managers - R100 000	<b>3</b>
Senior Ward Members - R100 000	<b>40</b>
Permanent Disability	
- x Councillors & Spouses	
Volunteers	
Spouses : Bus Hours plus commuting	
<b>Extensions</b>	
- Temporary Total Disablement : Max 104 weeks	R 1,500
- <b>Medical Expenses</b>	R 5,000
- Additional Death Cover	R 5,000
- Repatriation	R 5,000

SECTION	SUM INSURED
- Mobility	R 5,000
- Relocation	R 5,000
Claims Preparation Costs	R 100,000
<b>Maximum limit any one life</b>	<b>R 5,000,000</b>
<b>Maximum limit any one event</b>	<b>R 20,000,000</b>
<b>TOTAL PERSONAL ACCIDENT</b>	
<b>STATED BENEFIT</b>	
<b>Salaries and Wages Roll : 3 x Annual Salary @ 24 Hour Cover</b>	R -
<b>All employees Councillors, Senior Managers and Senior Ward Members</b>	R 2,811,347
Death / Permanent Disablement : 3 x annual earnings	R -
Temporary Total Disability : @ 100 % - Limited to 104 Weeks	R -
Claims Preparation Costs	R 100,000
<b>Working hours including commuting to and from</b>	
<b>Extensions</b>	
- Medical Expenses	R 5,000
- Funeral Costs / Additional Death Cover	R 5,000
- Repatriation	R 5,000
- Mobility	R 5,000
- Relocation	R 5,000
<b>Maximum limit any one life</b>	<b>R 5,000,000</b>
<b>Maximum limit any one event</b>	<b>R 20,000,000</b>
<b>TOTAL STATED BENEFIT</b>	<b>R -</b>
<b>ELECTRONICS</b>	
- Specified Equipment. : <b>Electronic Equipment cover is subject submission of a</b>	R 3,255,016
- Escalation (15%)	R 477,400
- Laptops, notebooks & Tablets : <b>Plz note that this cover is provided subject to a s</b>	R 259,756
- Reconstruction of Data	R 100,000
- Increase in Cost of Working	R -
- Claims Preparation Cost	R 100,000
<b>Extensions</b>	
(i) Software and Licence	R -
(ii) Telkom Access Line : included	R -
(iii) Escalation (10%)	R -
(iv) Utilities(Failure of Supply) : included	R -
(v) Express Deliver	R -
(vi) Prevention of Access	R -
<b>TOTAL ELECTRONIC EQUIPMENT</b>	<b>R 4,192,172</b>
<b>MACHINERY BREAKDOWN :</b>	
Machinery : <b>Cover Subject to submission of the full listing</b>	R -
Damage to Surrounding Properties	R -
Automatic Additions @ 25 % of Base S / I	R -

SECTION	SUM INSURED	
<b>Business Interruption</b>	R	-
Alternative Replacement	R	-
Claims Preparation Costs	R	-
Mach BD ICOW	R	-
<b>TOTAL MACH BD</b>	<b>R</b>	<b>-</b>
<b>CONTRACTORS ALL RISKS</b>		
Estimated Annual Turnover	R	-
Contract Works begin the contracts awarded	R	-
Public Liability	R	-
Surrounding Property	R	-
Claims Preparation Costs	R	-
<b>TOTAL CONTRACTORS ALL RISKS</b>	<b>R</b>	<b>-</b>
<b>PLANT ALL RISK</b>		
	R	-
	R	-
<b>TOTAL PLANT AL RISK</b>	<b>R</b>	<b>-</b>
<b>ASSETS TOTAL</b>		
<b>MOTOR FLEET (COMPREHENSIVE)</b>		<b>NB : Motor Fleet - Ma</b>
- Council Vehicles		0
- All PVT Cars		0
- Idv		0
- trucks		0
- fire engines		0
- ambul/emergen		0
- trailers & Caravans		0
- tractors		0
- implements		0
- special types		0
- Mini Buses		0
- Lawnmowers		0
- Motorcycles		0
- Specified VehicleListing		0
- High Valued Vehicles over R500 000 (see below)		0
- high valued vehicles : <b>x Vehicles total sum insured</b>	R	-
<b>MOTOR FLEET (CONVENTIONAL)</b>		<b>0</b>
<b>Subsidized Motor Vehicles</b>		<b>NB : Motor Fleet - Ma</b>

SECTION	SUM INSURED	
- Municipality Vehicles		0
- high valued vehicles : <b>0 x Vehicles</b>	R	-
<b>MOTOR FLEET</b>		<b>0</b>
<b>MOTOR FLEET (THIRD PARTY ONLY )</b>	<b>NB : Vehicles - Cove</b>	
- Municipality Vehicles		0
<b>TOTAL MOTOR FLEET</b>		<b>0</b>
<b>LIABILITIES</b>		
- Limit of Indemnity	R	-
- Wagerole	R	-
- Wrongful Arrest	R	-
- Products Liability	R	-
- Legal Defence Costs	R	-
- <b>Spread of Fire</b>	R	-
- <b>Employers</b>	R	-
<b>Extensions : Third Party Liabilities</b>		
- Fire & Explosion	R	-
- Fare - Paying Passengers	R	-
- Other	R	-
Third Party Liability ( 113 vehicles)	R	-
- Claims Preparations Costs	R	-
<b>TOTAL PUBLIC LIABILITY</b>		
<b>SMALL CRAFT</b>		
Total Value of Vessels / Outboards / Inboards / Motors & Specified Equipment	R	-
Liability	R	-

SECTION	SUM INSURED
- Claims Preparation Costs	R -
<b>TOTAL SMALL CRAFT</b>	<b>R -</b>
<b>SUB TOTAL POLICY PREMIUM</b>	
<b>GRAND TOTAL POLICY PREMIUM</b>	