

UMSOBOMVU MUNICIPALITY

PREMIUMS FOR THE PERIOD: 2020 - 2021

SECTION	Annual Premium
• Combined	
• House – Owners	
• Business Interruption	
• Office Contents	
• Accounts Receivable	
• All Risks	
• Theft	
• Money	
• Fidelity	
• Group Personal Accident	
• Stated Benefits	
• Electronic Equipment	
• Public Liability & Employers Liability	
• Machinery Breakdown	
• Motor Fleet	
• SASRIA	
• SASRIA for Councillors	
<p>PREMIUM (VAT included) Total annual premium charges included)</p>	

**BUILDINGS COMBINED
SECTION**

Property Insured

Detail	Sum Insured Limit of Indemnity/ Compensation R
<p>PREMISES ITEM 1 - All buildings; structures and erections including fixtures and fittings therein; thereto or thereone; boundary Walls; gates; posts and fences belonging thereto and all Contents contained in any building; structure or erection; Including underground fuel tanks and their contents; Traffic signs; traffic lights; parking meters and lamp posts</p> <p>ITEM 2 - All substations; mini substations; transformers; Electricity cables; electrical switchgear and reticulation Including fixtures and fittings relating thereto</p> <p>ITEM 3 - All water purification works and pump stations; Reservoirs; water towers; swimming baths and property Relating thereto</p> <p>ITEM 4 - All sewerage works; pump stations and property Relating thereto</p> <p>ITEM 5 - Property in the Open (other than property which is designed to exist or operate in the open)</p> <p>ITEM 6 - Vehicles whilst parked</p> <p>ITEM 7- Non Standard Construction</p> <p>ITEM 8- All other property as described per item 1 to 6</p> <p>PROPERTY EXCLUDED – See Attached</p>	<p align="right">R341 393 539</p>

2. PROPERTY EXCLUDED

- Transmission and Distribution Lines including their supporting structures unless specified.
- Water-piping as well as Storm water piping including their supporting structures unless specified.
- Sewerage piping including their supporting structures unless specified.
- Driveways, pavements, outdoor parking surfaces.
- Roads, Road and Rail, Bridges, Road and Rail Tunnels, Manhole Covers.
- Aircraft Runways and aprons.
- Jewellery other than Mayor Regalia.
- Land, Topsoil, Backfill, Drainage or Culverts.
- Piers, Jetties, Wharves, Viaducts, Docks.
- Property or structures in course of construction, erection, dismantling or testing or supplies in connection therewith.
- Property damaged as a result of its undergoing any process of manufacture, conversion or treatment.
- Accounts receivable.
- Shares, Saving Certificates and the like.
- Property in possession of customers.
- Trees, Shrubs, Plants.
- Graves and Tombstones.
- Growing Timber, Growing Crops, Livestock.
- Aircraft, Watercraft.
- Property more specifically insured under any other section of this policy except for the excess beyond the amount payable under such specific insurance.
- Property which at the time of any loss or damage is insured by or would but for the existence of this policy be insured by any Marine policy or policies except in respect of any excess beyond the amount which would have been payable under such Marine policy or policies had this insurance not been effected.

3. ADDITIONAL CONTINGENCIES AND COVER

Subsidence and Landslip	-	Not Included
Motor Vehicles whilst parked	-	Included
Day One Average basis	-	Not Included

4. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

4.1

CLAIMS PREPARATION COSTS

R 100 000-00

FIRST AMOUNT PAYABLE

5. CLAIMS

2017 / 2018	2018 / 2019	2019 – CURRENTLY
R131 944	R3 510	R49 943

HOUSEOWNERS

1. PROPERTY INSURED

All *BUILDINGS* of *PRIVATE HOUSES, RESIDENTIAL UNITS, HOSTELS* and *FLATS* including all domestic outbuildings and all fixtures and fittings therein, thereto and thereon, gates, walls and fencing belonging thereto being the property of the Insured or for which they are responsible or in which the Insured has an interest as mortgagee including radio and television antennae, masts or satellite dishes/receivers.

2. TOTAL SUM INSURED

R 26 620 223

3. ADDITIONAL CONTINGENCIES AND COVER

3.1 Subsidence and Landslip Not included
Premises Not included

4. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

4.1 CLAIMS PREPARATION COSTS R 100 000-00
4.2 FIRST AMOUNT PAYABLE

If a building is unoccupied for a period longer than 4 weeks cover for theft and malicious damage

Will automatically be cancelled.

CLAIMS

2017 /2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

BUSINESS INTERRUPTION

1. DEFINED EVENTS

Loss in revenue and/or increase in cost of working, following interruption of or interference with the business in consequence of damage occurring during the period of insurance at the premises in respect of which payment has been made or liability admitted under:

- (i) the combined section of this policy
- (ii) the houseowners section of this policy
- (iii) the office contents section of this policy
- (iv) the electronic equipment section of this policy
- (v) any other material damage insurance covering the interest of the insured

but only in respect of perils insured under the sections mentioned in (i) (ii) and (iii) above (hereinafter termed Damage).

2. LIMIT OF INDEMNITY

R1 000 000

3. INDEMNITY PERIOD

12 MONTHS

4. EXTENTIONS AND CLAUSES

- (a) Accountants Clause
- (b) Accumulated stock clause
- (c) Departmental clause
- (d) Departmental clause

4.1 FIRST AMOUNT PAYABLE

2017 /2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

OFFICE CONTENTS

1. PROPERTY INSURED

ITEM	1. DESCRIPTION OF INSURED PROPERTY	1. SUM INSURED
1.	Contents	R1 000 000
2.	Documents	R 500 000
TOTAL SUM INSURED		R 1 500 000

2. ADDITIONAL CONTINGENCIES AND COVER (specify)

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

3.1 CLAIMS PREPARATION COSTS R 100 000-00

3.2 FIRST AMOUNT PAYABLE

4. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

ACCOUNTS RECEIVABLE

1. INTERESTS INSURED

All outstanding debit balances.

2. DEFINED EVENTS

Loss or damage as a result of accident or misfortune (hereinafter termed damage) to the insured's books of account or other business books or records at the premises or at the residence of any director or partner, employee or the premises of any accountant of the insured in consequence whereof the insured are unable to trace or establish the outstanding debit balances in whole or part due to them.

3. SUM INSURED

R 1 000 000

4. COMPULSORY EXCESS

R

CLAIMS

2017 - 2018	2018 - 2019	2019 - CURRENTLY
NIL	NIL	NIL

ALL RISKS

1. PROPERTY INSURED

ITEM	DESCRIPTION OF INSURED PROPERTY	SUM INSURED
1	GENERAL SPECIFIED ITEMS	R2 961 369
TOTAL SUM INSURED		R 2 961 369

2. ADDITIONAL CONTINGENCIES AND COVER

2.1 INCREASE IN COST OF WORKING

Limit of Indemnity R 10 000-00

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

3.1 CLAIMS PREPARATION COSTS R 100 000-00

3.2 FIRST AMOUNT PAYABLE

All loss or damage to the insured property being electronic equipment and arising through the power source from lightning strikes will be subject to a first amount payable

3.2.1 However, should such insured property be fully protected against electrical supply variations with safeguards approved by the SABS (or similar authority), then this amount will be waived.

4. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	R3 916	NIL

THEFT

1. PROPERTY INSURED

The contents being the property of the Insured or for which they are responsible contained in any building used by the Insured including fuel in the above and/or underground tanks.

2. SUM INSURED

R 30 000

3. ADDITIONAL CONTINGENCIES AND COVER INCLUDED

3.1 PROPERTY IN THE OPEN	Included
3.2 FULL THEFT COVER	Not included
3.3 LOCKS AND KEYS	Included
3.4 REASONABLE PRECAUTIONS	Included

4. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

4.1 Goods in the open to be within secured fenced area.

4.2 Stock to be stored at least 5 metres from fence.

4.3 Guard/Watchman to be employed on 24 hour basis in respect of goods in the open.

4.4 Claims to be reported to Insurers within 48 hours.

4.5 Portable goods that can be stored in a building (tools, wheelbarrows, forks, spades etc.) must be stored therein - failing which no theft cover will apply. All theft must be accompanied by forcible and violent entry to or exit from the premises.

4.6 CLAIMS PREPARATION COSTS

R 100 000-00

4.7 FIRST AMOUNT PAYABLE

7. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	R2 133	NIL

MONEY

1. LIMITS OF INDEMNITY

ITEM	PROPERTY INSURED	
1.	In respect of Money not contained in a locked safe or strongroom a) in the custody of any authorised employee, council member or principal of the Insured while away from the Insured's premises on a business trip anywhere in the world. b) while on the Insured's premises outside the hours during which the business operations of the Insured are conducted.	R 5 000 R 5 000
2.	In respect of loss of or damage to crossed cheques or crossed money or postal orders	R100 000
3.	In respect of any other loss of or damage to Money • In Transit • In Electronic vending machines • at any other time	R 10 000 R 200 000 R100 000
4	In respect of loss of or damage to clothing (as defined) including firearms as a result of theft of money or any attempt thereat.	R 2 000
5.	In respect of Receptacles	R 50 000
6.	Vending Machines	R NIL

Being the property of the Insured or for which they are responsible while anywhere in the world.

2. ADDITIONAL CONTINGENCIES AND COVER

2.1 PERSONAL ACCIDENT (ASSAULT)	Included/Not
Included	
PER CAPITA	
Capital Amount	R 25 000
Medical Expenses	R 5 000
Funeral Expenses	R 1 000

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

- 3.1 Direct transit between Insured's premises and Insured's bank shall be uninterrupted and direct.
3.1 Transit in excess of R15 000 to be conveyed by at least two armed guards/personnel
3.2 Specialised courier transit over R50 000.
3.3 The vehicle must never be left unguarded. Theft from unattended vehicles excluded.
3.4 Transit warranty excludes movement of money in the same building.
3.5 CLAIMS PREPARATION COSTS R 100 000-00
3.6 FIRST AMOUNT PAYABLE

4. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

GROUP PERSONAL ACCIDENT

INSURED PERSONS

- 1. 1 X Mayor (24 hours cover)**
- 2. 4 X Directors (24 hours cover)**
- 3. 9 X Councillors (24 hours cover)**

(COVER TO BE FOR 24 HOURS WHILST BUSY WITH COUNCIL ACTIVITIES)

1. CIRCUMSTANCES

COMPENSATION

- | | |
|-------------------------------|--|
| a) Death | 1. R1 400 000
2. R2 000 000
3. R 600 000 |
| 2. Permanent Disability | Such percentage of (a) as specified
for the particular disability |
| 3. Temporary Total Disability | R 2 500 per week for a period not
longer than 104 weeks |
| 4. Medical Expenses | R 20 000 |
| 5. Bereavement | R 20 000 |
| 6. Repatriation | R 20 000 |
| 7. Mobility | R 10 000 |
| 8. Relocation | R 10 000 |

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS ADDITIONAL TERMS AND CONDITIONS INCLUDED

- | | |
|-------------------------------|----------|
| 3.1 BUSINESS HOURS LIMITATION | Included |
| 3.2 CLAIMS PREPARATION COSTS | Included |

7 day franchise in respect of temporary total disability

R 500 excess medical costs

4. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

STATED BENIFITS

1. INSURED PERSONS

ALL EMPLOYEES

(COVER TO BE FOR 24 HOURS WHILST BUSY WITH COUNCIL ACTIVITIES)

2. Total earnings

R 43 542 598

CIRCUMSTANCES

COMPENSATION

b) Death

3 Times annual earnings

c) Permanent Disability

Such percentage of (a) as specified
for the particular disability

d) Temporary Total Disability

100 % per week for a period not
longer than 104 weeks

e) Medical Expenses

R 10 000

f) Funeral Costs

R 10 000

g) Repatriation

R 10 000

h) Mobility

R 10 000

i) Relocation

R 10 000

4. **THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS ADDITIONAL TERMS AND CONDITIONS INCLUDED**

3.3 BUSINESS HOURS LIMITATION

Included

3.4 CLAIMS PREPARATION COSTS

Included

7 day franchise in respect of temporary total disability

5. **CLAIMS**

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	NIL	NIL

ELECTRONIC EQUIPMENT

1. MATERIAL DAMAGE

SUM INSURED

Property Insured
Laptops

R 8 199 643
R 523 596

2. CONSEQUENTIAL LOSS

- | | |
|---|-----------|
| 1) Additional increased cost of working | R 100 000 |
| 2) Reconstruction of Data | R 100 000 |

3. INDEMNITY PERIOD

A maximum of 3 months.

4. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENT, ADDITIONAL TERMS AND CONDITIONS.

- | | |
|---|----------|
| 4.1 TELKOM ACCESS LINE EXTENSION | Included |
| 4.2 UTILITIES EXTENSION (FAILURE OF SUPPLY) | Included |
| 4.3 CLAIMS PREPARATION COSTS | R100 000 |

5. FIRST AMOUNT PAYABLE

6. CLAIMS

2017 / 2018	2017 / 2018	2019 - CURRENTLY
R4 640	NIL	NIL

PUBLIC LIABILITY

LIMITS OF
INDEMNITY
Any one event or
series of events
with one original
cause or source
R25 000 000

1. GENERAL

2. ADDITIONAL CONTINGENCIES AND COVER

2.1 Wrongful arrest and defamation	R 500 000
2.2 Errors & Omissions	R 500 000
2.3 Products Liability and Defective Workmanship	R 200 000
2.4 Comprehensive insurance of pedal cycles	INCLUDED
2.5 Vibration, removal or weakening of support.....	NIL
2.6 Legal Defence Costs	INCLUDED
2.7 Professional Liability in respect of Medical Practitioners or other Medical Officials	R 500 000
2.8 Spread of Fire	R 500 000
2.9 First Aid Treatment	R 200 000
2.10 Tenants Liability	R 15 000 000
2.11 Employers Liability	R2 000 000

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS

AND CONDITIONS

3.1 CLAIMS PREPARATION COSTS	R 100 000
3.2 FIRST AMOUNT PAYABLE	
3.2.1	General
3.2.2	Product Liability and Defective Workmanship
3.2.3	Wrongful arrest and defamation
3.2.4	Errors and Omissions
3.2.5	Use of Fire Arms
3.2.6	Professional Liability in respect of Medical
practitioners or other Medical Officers	
3.2.7	Spread of Fire
3.2.8	Legal Costs

4. SALARIES AND WAGES

R62 00 000

5. CLAIMS

2017 / 2018	2018 / 2019	2019 - CURRENTLY
NIL	R1 341 324	NIL

ENDORSEMENT: SPREAD OF FIRE

The insured will maintain a strip of no less than 100 meters free of all vegetation trees or any refuse around any municipal refuse or other dumping area, failing to do so will render the insured responsible for the first R 50 000 of each and every claim resulting from the spread of fire.

FIDELITY

INSURED PERSONS

All employees of the Insured.

SUM INSURED

R 100 000

ADDITIONAL CONTINGENCIES AND COVER

3.1	Retroactive cover	Included
3.2	Reinstatement of insured amount	Included (once)
3.3	Costs of recovery - R10 000	Included
3.4	Losses discovered more than 24 months after being committed but not more than 36 months thereafter	Included
3.5	Cover extended on receipt of a satisfactory systems audit in respect of losses discovered more than 24 months after being committed	Included
3.6	Computer losses	Included

THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS

CLAIMS PREPARATION COSTS
FIRST AMOUNT PAYABLE

R100 000

CLAIMS

2017 - 2018	2018 - 2019	2019 - Currently
NIL	R300 000	NIL

MACHINERY BREAKDOWN

DEFINED EVENTS

Sudden unforeseen and physical damage of loss because of an accident to machinery or equipment as a result of mechanical or electronic breakdown whilst in operation, dormant, whilst moving or during re-installation.

1. PROPERTY INSURED

<u>Item</u>	<u>Description of Property</u>	<u>Sum Insured</u>	<u>First Amount Payable</u>
1.	As per schedule	R 30 893 320	

2. ADDITIONAL CONTINGENCIES AND COVER

Contingencies

Damage to surrounding property	Not Included
Automatic additions	Not Included

3. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS, CONDITIONS AND LIMITS

3.1	CLAIMS PREPARATION COSTS	R100 000-00
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4. CLAIMS

2017 - 2018	2018 - 2019	2019 - CURRENTLY
NIL	NIL	NIL

2. ADDITIONAL CONTINGENCIES AND COVER

	<u>Contingencies</u>	<u>Limit</u>
2.1	Loss of Keys	R 7 500
2.2	Theft or attempted theft of telephones	(Nil)

3. DESCRIPTION OF VEHICLE

Any vehicle, the property of the Insured rented out to other Local Authorities, borrowed, used and/or leased.

2017 / 2018	2018 / 2019	2019 - CURRENTLY
R83 236	R175 940	R3 650

PLEASE NOTE ALL VEHICLES MUST INCLUDE:

- 1 Car hire
- 2 Roadside Assistance

ITEM	DESCRIPTION	VALUE
	MOTORFLEET	

High Value vehicles

Volvo Front end loader	BSF241NC	R 684 000.00
2013 Massey Ferguson 290 4x4 with cab	BSF237NC	R 711 588.00
2011, Nissan Diesel A899	BSF223NC	R 711 588.00
2008 Nissan UD85 Tipper	BSF216NC	R 986 105.00
Caterpillar CB34 Asphalt Compactor	BSF224NC	R 1 368 000.00
2013, UD 90 Complete with vacuum	BSF225NC	R 1 942 765.00

SASRIA COUNCILLORS - UMSOBOMVU

N O	INITIALS AND SURNAME	ID NO	STREET ADDRESS	VALUE OF BUILDING	VALUE OF CONTENTS
1	JP MATTHEE	5706055112 087	10 Stokkenstroom Street, Coleberg 9795	R 750 000.00	R 250 000.00
2	MS Toto	7403165340 083	10 Andries Botha Street Moreson Noupoort	R 420 000.00	R 320 000.00
3	R Humphries	7404010075 080	21 Affodilstreet Towervallei, Colesberg 9795	R 220 000.00	R 185 000.00
4	MA Sestile	5805105571 084	406 New Brighthon	R 650 000.00	R 450 000.00
5	VP Harmse	7005295056 081	7 Carol Street, Lowryville Colesberg 9795	R 185 000.00	R 200 000.00
6	ND Stafa	8502170941 089	110A African Str Old Loc Kuyababa Colesberg	R 135 000.00	R 100 000.00
7	W Minnie	5709175124 081	23 Claasenstreet, Noupoort, 5950	R 240 000.00	R 100 000.00
8	NJ Batties	7206295175 083	66 Edwina Street Lowryville	R 250 000.00	R 100 000.00
9	MR Kafi	8404105832 087	1516 Masiphakame Location	R 152 000.00	R 450 000.00
10	SK Brown	5501070030 087	154A Wilgestreet, Noupoort	R 150 000.00	R 50 000.00
11	J Williams	6807305468 086	3503 Riemvasmaak	R 450 000.00	R 1 500 000.00

SASRIA COUNCILLORS - UMSOBOMVU

N O	INITIALS AND SURNAME	ID NO	YEAR OF VEHICLE	DISCRIPTION	REG NO	MARKET VALUE
1	JP Matthee	5706055112 087	1987	Ford Laser 1.6	CFZ406NC	R 25 000.00
2	MS Toto	7403165340 083	2007	BMW 320D	CFK720NC	R 90 000.00
3	MS Toto	7403165340 083	2001	M/Benz C180	TBA	R 60 000.00
4	MS Toto	7403165340 083	2016	BMW 2S Drive SUV	CNR937N C	R 600 000.00
5	R Humphries	7404010075 080	2008	VW Polo	CNR818N C	R 98 000.00
6	R Humphries	7404010075 080	2007	VW Velocity	BZN065NC	R 54 000.00
7	MA Sestile	5805105571 084	2007	Chev Spark 1.0	CLV526NC	R 51 000.00
8	MA Sestile	5805105571 084	2010	Chev Cruse 1.6	BKS703NC	R 300 000.00
9	MA Sestile	5805105571 084	2001	Mercedes C250	JOLAINE	R 150 000.00
10	VP Harmse	7005295056 081	2005	Audi A4	CPB632NC	R 85 000.00
11	W.Minnie	5709175124 081	2004	Double Cap Colt 2.8d	CFL 991NC	R 130 000.00
12	W.Minnie	5709175124 081	2001	BMW 320d	BRB810NC	R 80 000.00
13	NJ Batties	7206295175 083	2013	Mazda 3 1.6	CHG098N C	R 167 000.00
14	MR Kafi	8404105832 089	2009	Polo Classic VW	CGS166NC	R 80 000.00