

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

THE INSURED DETAILS

The Insured:	Blouberg Municipality Including all subsidiary and associated companies for their respective rights and interests.	
Insured Company Reg. No:	tba	
VAT Number:	4630209643	
The business of the Insured:	Local Authority and any other activity undertaken by the Insured.	
Situation of premises:	All premises as stated in each section owned, occupied or used by the insured for the purpose of the business, all situated within the territorial limits.	
Territorial Limits:	South Africa, Namibia, Lesotho, Swaziland, Botswana, Zimbabwe, Malawi and Mozambique but worldwide in respect of property and money in the possession of directors and employees, their own or the Insureds whilst travelling on the business of the Insured	
Contact details:	Tel: +27-15-505-7100 Fax: +2700-000-0000 E-mail: ledwabaj@blouberg.gov.za	Postal address: P.O.Box 1593,Bochum, 0790
Contact Person:	J Ledwaba	

POLICY DETAILS

Guardrisk Policy Number:	GRMUM2425015
Master Policy Number:	GR19/0110/690/01
Broker Policy Number:	
Inception date:	01 July 2014
Payment terms:	Annual
Period of Insurance:	A) From 01 July 2020 to 30 June 2021 both dates inclusive B) any subsequent period for which the Company may accept or agree to accept payment for the renewal of the policy or any section thereof
Renewal or anniversary date:	01 July 2021
Due date of premium:	1st Day Of Month
Claims:	In the event of a claim you can contact your broker or
Endorsement effective date:	19 November 2020
Endorsement reason:	with effect from 19/11/2020, SASRIA councillor is added for buildings and motor

BROKER DETAILS

Broker:	PSG Wealth FP - AIFA Tresia Eloff	
Agency Number:	64093	
Broker Company Registration No:		Address:
VAT Number:	4230182216	Landros Madree ,First Floor ,Polokwane ,0699
FSP licence Number:		
Contact details:	Tel: 015 230 9319 Fax: 086 659 2874 E-mail: tresia.eloff@psg.co.za	
Contact Person:		

INSURER (THE COMPANY) DETAILS

The Insurer / The Company:	GUARDRISK INSURANCE COMPANY LIMITED	
Contact details:	Tel: +27 11 669-1000 Fax: +27 12 684-5866 E-mail: guardrisk@guardrisk.co.za Contact Person:	Address: PO Box 786015,Sandton,2146
FSP license number:	75	
Insurer Company Registration No:	1992/001639/06	
VAT Number:	4250138072	

Signed on behalf of the Insurer on this Tuesday, 01 December 2020

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Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

PREMIUM SCHEDULE AND INDEX OF COVER

Policy Sections Available	Section taken	Additional / Refund Premium (R's)	Annual Premium (R's) Without LTA	Annual Premium (R's) After applying LTA
Combined	Yes	0,00	124 425,00	124 425,00
Business Interruption	No	0,00	0,00	0,00
Office Contents	Yes	0,00	3 002,20	3 002,20
Accounts Receivable	No	0,00	0,00	0,00
Business All Risks	Yes	0,00	35 664,04	35 664,04
Theft	No	0,00	0,00	0,00
Glass	Yes	0,00	4 500,00	4 500,00
Money	Yes	0,00	4 025,00	4 025,00
Fidelity	Yes	0,00	12 650,00	12 650,00
Specified Motor	No	0,00	0,00	0,00
Motor Fleet	Yes	0,00	428 729,00	428 729,00
Motor Fleet Liability	Yes	0,00	38 000,00	38 000,00
Motor vehicles exceeding R 500 000	Yes	0,00	324 287,04	324 287,04
Accidental Damage	Yes	0,00	3 172,30	3 172,30
Goods in Transit	No	0,00	0,00	0,00
Group Personal Accident	Yes	0,00	26 650,00	26 650,00
Stated Benefits	Yes	0,00	104 328,00	104 328,00
Miscellaneous	No	0,00	0,00	0,00
Electronic Equipment	Yes	0,00	57 932,19	57 932,19
Machinery Breakdown	No	0,00	0,00	0,00
Machinery Breakdown Business Interruption	No	0,00	0,00	0,00
Roadside Assistance	No	0,00	0,00	0,00
Public Liability	Yes	0,00	18 750,00	18 750,00
Employers Liability	Yes	0,00	800,00	800,00
Municipal Police Liability	Yes	0,00	0,00	0,00
Excess Layer Liability	Yes	0,00	18 750,00	18 750,00
Policy Premium:		0,00	1 205 664,77	1 205 664,77
SASRIA Premium:		2 681,63	27 695,75	27 695,75
Total Payment		0,00	1 233 360,52	1 233 360,52

Policy premium includes commission to the broker to the amount of R 185 762,91 including 15% VAT.

The Physical Address of Blouberg Municipality is:

P.O.Box 1593
Bochum, 0790

In terms of Binding General Ruling No. 14 this document constitutes a tax invoice as contemplated in section 20(7) or 21(5) (as the case may be) of the VAT Act No. 89 of 1991. Proof of payment of the premium (for example a bank statement) and the possession of this policy document will suffice as a valid tax invoice for the purpose of claiming an input tax deduction.

Excesses are not subject to VAT.

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Notes:

1. All sums insured are inclusive of VAT at 15% with the exception of cover arranged in terms of the following policy section(s): Stated Benefits and Group Personal Accident.
2. All premiums are inclusive of VAT at 15% and this Schedule serves as a tax invoice in terms of section 20 of the VAT Act in respect of each premium paid.
3. At no time shall the broker earnings exceed the maximum permitted in terms of legislation.
4. Complaints procedure:
Complaints relating to our services may be addressed to our Compliance Officer, whose contact details are as follows:
Guardrisk Insurance Company Limited
PO Box 786015
Sandton
2146
Email: compliance@guardrisk.co.za
Telephone Number: 011 669 1104

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General Conditions

Long Term Agreement (LTA)

Where any section of this policy is stated in the Specification to be subject to a long term agreement, it is understood that the LTA agreement will be subject to the insured undertaking to have the policy remain in force for a period of 3 years, and should the insured withdraw prior to the 3 year period the Insured shall refund the total discounts allowed during the period for which the undertaking was in force to the Insurers.

CLAIMS NOTIFICATION PROCESS & CONDITION:



CONTACT NUMBER 0860 222 555

Claims Contract Centre – 7am-5pm, for all general inquiries



GENERAL CLAIMS NOTIFICATION - notifyclaims@guardrisk.co.za



MOTOR VEHICLE TOWING ASSISTANCE - available 24/7, 365 days a year
Select option 1



MOTOR GLASS CLAIMS - available 24/7, 365 days a year
Select option 2



OPTIONAL ROADSIDE ASSISTANCE (mechanical breakdowns, flat battery, run out of fuel etc.)
CONTACT NUMBER 0861 266 662

Please note Guardrisk General Insurance has contracted with preferred suppliers in order to procure preferential agreed pricing and service standards. Should the above process not be followed, claims may be limited to the preferential agreed pricing and the insured may be held liable for any shortfalls to suppliers who fall outside the ambit of our agreed contracts

Road Cover Road Accident Fund (RAF) Benefit:

It is hereby declared that the Road Cover service is now included at no additional cost.

This benefit provides a dedicated legal practitioner to formulate the insured persons potential Road Accident Fund claim, manage the entire claim process from start to finish and effectively reduce the turnaround time. The insured receives 100% of the Road Accident Fund pay out, as there are no charges or additional fees.

Insured persons definition: any occupant of a vehicle insured under this policy

Procedure to access services:

Phone Road Cover (0860 726 837) during office hours 8:30 to 4:30 weekdays or claims@roadcover.co.za and give the particulars of your case. Your membership will be verified. You will be given a case number and referred to an assessing Road Cover legal practitioner for an assessment.

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Limits of Insurers' liability

The Insurers shall be liable for all loss up to the limit of liability / compensation or sum insured stated in the Specification.

- (a) separately in connection with each and every occurrence
- (b) in excess of the first amounts payable

If, in the Specification of this policy, the sum insured/limit of indemnity is left blank or has no monetary amount stipulated against it, no indemnity is provided in respect of such event or circumstance.

Notwithstanding anything contained to the contrary in this policy it is declared and agreed that the maximum limit of indemnity in respect of Any One Loss in respect of Damage arising from the same event at any one location shall not exceed R200 million unless specifically agreed by the Insurer. For the purposes of this provision Any One Loss shall mean Damage to Insured Property including the any consequential loss arising from such DAMAGE.

Sums Insured,

It is the condition under this section that all sum insured declared are based on a replacement value and not depreciation value, it is therefore the duty of the municipality to ensure that the sums insured as declared for insurance purposes is correct and adequate. The insurer may at any time (particularly at a claims stage) request the municipality to provide the company with a breakdown of the assets insured, failure to declare such information may lead to the insurer, at its own discretions, imposing penalties up to 30% of the claim or declining liability in its totality.

Minimum Security

(Applicable to Combined, Contents, Theft, Business All Risk and Electronic Equipment section)

It is the responsibility of the municipality to ensure that they meet the minimum security requirements of their policy where recommended, they should refer to their policy documentation for specific security requirements. If there is an alarm warranty on your policy, they must ensure they comply with the Insurers requirements with regards to the signaling, maintenance contract and Police response

DUTY TO DISCLOSE MATERIAL INFORMATION

It is hereby declared and agreed that in the event that a claim is submitted under this section, a list of all items insured under the sum insured reflected in the schedule of insurance in each category is provided to the insurer as proof of ownership and also evidence to the item(s) the municipality is claiming for. Failure to supply the insurer with such information may lead to the insurer rejecting such claim based on non-disclosure.

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SASRIA LIMITED				
Policy Sections Available	Coupon Number	Additional / Refund Premium (R's)	Annual Premium (R's)	Indicate "Yes" if incl.
Combined		0,00	17 320,31	Yes
Business Interruption		0,00	0,00	No
Office Contents		0,00	0,00	No
Accounts Receivable		0,00	0,00	No
Business All Risks		0,00	0,00	No
Theft		0,00	0,00	No
Glass		0,00	0,00	No
Money		0,00	50,00	Yes
Fidelity		0,00	0,00	No
Motor Own Damage		0,00	3 767,61	No
Accidental Damage		0,00	0,00	No
Goods in Transit		0,00	0,00	No
Group Personal Accident		0,00	0,00	No
Stated Benefits		0,00	0,00	No
Miscellaneous		0,00	0,00	No
Electronic Equipment		0,00	0,00	No
Machinery Breakdown		0,00	0,00	No
Machinery Breakdown Business Interruption		0,00	0,00	No
Councillors's Motor SASRIA		1 210,80	1 210,80	Yes
Councillors Building SASRIA		1 470,83	2 396,68	Yes
Roadside Assistance		0,00	0,00	No
Total SASRIA		2 681,63	27 695,75	

Notes:

All sums insured and premiums are inclusive of 15% VAT.

SASRIA cover has been arranged in terms of a Master policy which has been issued and held by Guardrisk Insurance Company Limited (MUM Ass Mot), on behalf of SASRIA Limited.

SASRIA Policy Wordings

Follow the link below for the relevant SASRIA policy wordings. Cover is subject to policy sections selected and premium paid for the selected sections;

[Material Damage](#)

[Standing Charges](#)

[Business Interruption](#)

[Working Expense](#)

[Contract Works](#)

[Motor](#)

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DETAILS OF ALL INSURED PREMISES

Details of Physical Address of all Insured Premises

P.O.Box 1593, BOCHUM, BOCHUM, 0790

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COMBINED SECTION		
Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Risk Inception date: 01 July 2016		
Details of Premises:		
P.O.Box 1593,Bochum, Bochum		
Unoccupied: No		
Description of Property Insured		
1. Buildings (excluding Thatch buildings or structures and property stated under item6)	65 000 000	64 025,00
2. Plant and machinery		
3. Contents		
4. Thatch buildings / structures and their contents		
5. Stock and Materials in Trade		
6. Private Dwellings, Residential Units, Hotels and Flats		
7. Contents of Item 6 (above)		
8. Sub-stations, mini sub-stations, transformers, etc	16 000 000	11 200,00
9. Other (Multiple layers possible as below)		
Library and related contents		
Cemetries		
Sports and recreation facilities	35 000 000	37 450,00
Stadiums		
Reservoirs		
All sewerage works, pump stations, etc		
Property in the open		
Non- Standard structures – Mobile offices (fixed)		
All water and purification works and pump stations		
Non Standard - Thatch (Contents)	1 650 000	8 250,00
Escalation 10%	6 500 000	2 275,00
Escalation 10%	3 500 000	1 225,00
Additional perils	Included	
Subsidence and landslip	No	
Motor vehicles whilst parked	No	
Riot and strike (other than RSA and Namibia)	No	
Leakage of Oils, Chemicals or Other Fluids	No	
Wash basins and Sanitaryware	No	
Thatch structure unless specifically insured under item 4 of the description of insured property	Yes	100 000

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COMBINED SECTION			
Details		Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Extensions			
Reasonable precautions	Yes	10 000	
Day One Average Basis		Non Adjustable (Default)	
(a) Escalation	No		
Specific percentage	0 %		
(b) Capital Additions (as per policy wording)	No		
Theft of immovable Property	Yes		
Malicious Damage caused by thieves	Yes		
Temporary Repair Cost	Yes		

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MAYORS AND COUNCILLOR'S SASRIA SCHEDULE

Policy Number: GRMUM2425015

Insured: MUM

Effective date: 19 November 2020

Print Date: 01 December 2020

SASRIA SOC LIMITED

Reg. no 1979/000287/06 VAT reg. 40119340

P.O. Box 653367, BENMORE, 2010

36 Fricker Road, Illovo, Sandton, 2196

Tel: +2711 214 0800 or 086 172 7742 (Switchboard)

Fax: +27 11 447 8630

FSP Licence No.: 39117

COUNCILLOR'S SASRIA NON-MOTOR

Owner	Identity Number	Physical Address	Property Sum Insured	Content Sum Insured	Premium
Mmatlou Ivy Seema		Stand no. 94 Vienan	1 050 000	450 000	R 54,47
Mathekga Violet Lehong		Stand no. 214 Gemarke	500 000	450 000	R 54,47
Moloko Lazarus Maifo		Stand no. 177 Ga-Matemana	700 000	450 000	R 54,47
Mokobodi Chuene Simon		Nonparella	160 000	10 000	R 54,47
Mapula Suzan Moshokoa		Sekhung	1 050 000	450 000	R 54,47
Makondelela Salthiel Murathi		MyDarling	200 000	450 000	R 54,47
Matome Agnes Raseruthe		Ga-kobe	550 000	450 000	R 54,47
Setumo Robert Makobela		Dilaeneng	1 050 000	450 000	R 54,47
Matome Nelly Molema		Stand no. 492 Inveraan	400 000	450 000	R 54,47
Morongwa Johanna Sebetha		Stand no. Avon	430 000	450 000	R 54,47
Mahlodi Rahab Ramoba		Stand no.18CA Indermark	5 000 000	450 000	54,47
John Phasha Makgakga		Stand no. Pickum no.1	1 500 000	450 000	R 54,47
Malehu Martha Molokomme		Stand no. 84 Mampote	550 000	450 000	R 54,47
Mmangako Jonathan Sekgoloane		Stand no. 38 Glenfernis	230 000	450 000	R 54,47
Mahlodi William Ntlatla		Ga-Makgato	1 050 000	450 000	R 54,47
Mokibelo Abel Mphago		Stand no. 495 Thlona	340 000	450 000	R 54,47
Malatsi Daniel Mojodo		Stand no. 48 Royston	250 000	450 000	R 54,47
Mmolawa Godfrey Modingwana		Stand no. 1046 Taaibosch	4 500 000	450 000	R 54,47
Dikeledi Shirley Setwaba		Stand no. 46 Witten	650 000	450 000	R 54,47
Nkwata Gilbert Maleka		Stand no. 182 Uitkyk No.1	250 000		R 54,47

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Raymond Tlou Magwai		Boslagte	1 050 000	450 000	R 54,47
Samson Selamolela		Senwabarwana Township	1 050 000	450 000	R 54,47
Maseka Solomon Pheedi		Senwabarwana Township	1 050 000	450 000	R 54,47
Ngakwana Tiny Moetji		Mafateng	1 050 000	450 000	R 54,47
Morongoa Johanna Rangata		Stand no. 39 Matemana	1 000 000	450 000	R 54,47
Makgalemela Hilda Makhura		Stand no. 894 Ga-Machaba	700 000	450 000	R 54,47
Sewela Elisa Mathidza		london	1 050 000	450 000	R 54,47
Maria Nkholane Thamaga		Ga-Mochemi	1 050 000	450 000	R 54,47
Rahab Mapeu Masekwameng		Plot no. 24 Raweshi	750 000	450 000	R 54,47
Morongoa Adeline Morapedi		Stand no. 25 Mmotlana	1 200 000	450 000	R 54,47
Manare Martin Tshoshi		Dilaeneng	1 050 000	450 000	54,47
Selaelo Sylvia Madibana		Stand no. E130 Driekoppies	1 050 000	450 000	R 54,47
Nchilomartin Tlouamma		Sekhung	1 050 000	450 000	R 54,47
Mashingwana Meikie Tjumana		pax	1 050 000	450 000	R 54,47
Aifheli Edward Madzhie		Stand no. 306 Wegdraai	800 000	450 000	R 54,47
Moloko Phanuel Maila		Bochum Location	1 050 000	450 000	R 54,47
Terecia Matlou Madiope		Stand no. 57 Inveraan	1 050 000	450 000	R 54,47
Ngwako Charles Phoshoko		Bochum Location	1 050 000	450 000	R 54,47
Sewela Julia Mabolola		Stand no. 46 Avon, Sewela Park	850 000	450 000	R 54,47
Magobola Fanie Morudu		Stand no. 419 Desmond Park	350 000		R 54,47
Magobola Fanie Morudu		Stand no. 419 Desmond Park	350 000	250 000	R 54,47
Mokgadi Idah Chula		Stand no. 01 Kwarung	450 000	450 000	R 54,47
Lesiba Thabang Tefo		Stand no. 123 Schoerlen	1 200 000	450 000	R 54,47
Mokgadi Renah Madibana		Stand no. 42 Gideon	250 000	450 000	R 54,47
Total					2 396,68

Notes:

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MAYORS AND COUNCILLOR'S SASRIA SCHEDULE

Policy Number: GRMUM2425015

Insured: MUM

Effective date: 19 November 2020

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1. The mayors and councilors houses up to the value of R1.5m (homeowners and householders combined) (VAT inclusive) can now be insured withing the Municipality policy at a premium of R54.00 per annum/ R5.40 per month.
2. The cover for house contents is capped at a maximum of 30% of the value of the property not exceeding the combined limit of R1.5m.
3. An inventory list of all their household conctects should also be completed in the event of a claim.
4. This cover is available to mayors and councilors' during their term of office ONLY

Claims preparation costs	Yes	100 000	
Interest Noted	No		
Total Premium			124 425,00

General Memo and Endorsements

For the purpose of this section in respect of item 8 under the heading "*Description of property insured*", this item includes reticulation equipment which means all conductors, other infrastructure and metering equipments necessary to allow the delivery of electricity from point of connection of a distribution network service provider's assets to source of electricity supply, to the point of connection of the provider's assets to the assess of an electricity consumer of an electricity supply authority.

Thatch Risk Requirements for Municipalities

Thatch Buildings / Structures with a value in excess of R200 000

1. Lightning Protection

SABS Lightning conductor required

2. Bush Clearance

25 metres from all sides of the insured building

3. Application of a fire retardant substance / material

Retards the spread of fire

First Amount Payable

Subject to the above (1,2,3) in place	10% of gross claim min R5 000 each and every loss
Subject to the above (1,2,3) in place	Buildings / Structures with value of R200 000 or more and where the thatch warranty is not observed the excess will be 50% of claim
Thatch Buildings / Structures with a value less than R200 000	Excess 20% of gross claim, minimum R5 000 each and every loss
Lightning / Power surge Damage	10% of each and every gross claim subject to a minimum of R5 000
All Transformers claims: 0-5 years old	10% of each and every gross claim subject to a minium of R2 500
All Transformers claims: 6-10 years old	15% of each and every gross claim subject to a minium of R3 000
All Transformers claims: Over 10 years old	20% of each and every gross claim subject to a minium of R5 000
All Other Claims	5% minimum R2 500 of each and every gross claim
Storm / Flood damage	10% minimum R5 000 of each and every claim

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Parked vehicles	R100 000 of each and every gross claim
Traffic signs, lights, parking meters and lampposts	10% minimum R2 500 of each and every gross claim
Unoccupied buildings (First 4 weeks of unoccupancy) after 4 weeks cover is cancelled	25% minimum R5 000 of each and every gross claim
Other	Homeowners - R 2 500 of each and every dwelling unit

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OFFICE CONTENTS SECTION

Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Risk Inception date: 01 July 2016		
Details of Premises: P.O.Box 1593,Bochum, Bochum		
Property Insured		
Contents not otherwise insured	1 541 000	2 311,50
1. Theft or any attempt thereat		
2. All other perils		
Loss of Rent - 0 %		
Loss of Documents		
Legal Liability Documents		
Increase in Cost of Working		
Office Furniture Raweshi satellite office	Yes 230 230	345,35
Office Furniture New Traffic Station	Yes 230 230	345,35
Extensions	Included	
Subsidence and Landslip	No	
Leakage of Oils, Chemicals or other fluids	No	
Riot and strike (other than RSA and Namibia)	No	
Locks and keys	Yes 5 000	
Reasonable Precautions	Yes 5 000	
Malicious damage caused by thieves	No	
Claims preparation costs	Yes 100 000	
	Total Premium	3 002,20

First amount payable

Contents 5% minimum R2,500 of each and every gross claim
 Personal Property of the Councillors / Employees R500 of each and every gross claim
 Locks and keys R500 of each and every gross claim

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BUSINESS ALL RISKS SECTION

Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Risk Inception date: 01 July 2016		
Details of Premises: P.O.Box 1593,Bochum, Bochum		
Item Description of Insured Property		
1. Property of the Insured or for which they are responsible whilst anywhere in the world (as per the schedule), excluding laptops and cellphones	146 248	4 387,44
2. Laptops and portable computer equipment	781 915	31 276,60
3. Cellphones		
4. Other:		
Extensions	Included	
Replacement value condition	No	
Increase in cost of working	No	
Locks and keys	No	
Riot and strike (other than RSA and Namibia)	No	
Claims preparation costs	Yes	
	100 000	
	Total Premium	35 664,04

First amount payable

All items as per schedule	5% minimum R2,500 of each and every gross claim
Cellphones	10% minimum R500 of each and every gross claim
Laptops	10% of each and every gross claim minimum R2,500
Locks and keys	R500 of each and every gross claim

DECLARATION WARRANTY

Insurance under this section is Subject to submission of the full listing of all insured items, failure to declare such information may lead to the insurer, at its own discretions, imposing penalties up to 30% of the claim or declining liability in its entirety.

IMEI/SERIAL NUMBER WARRANTY

The insured warrants that they shall retail the internal monitoring equipment identification number (IMEI) or Serial numbers in respect of all electronic devices (i.e. Cell phones, iPad's/tablets, computers etc.) insured by the section which shall be provided to the insurer on request thereof.

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GLASS SECTION		
Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
<p>Risk Inception date: 01 July 2016</p> <p>Details of Premises: P.O.Box 1593,Bochum, Bochum</p> <p>Internal and external glass including mirrors, sign writing and treatment thereon, being the property of the Insured or for which they are responsible</p> <p>Extensions</p> <p>Riot and strike (other than RSA and Namibia) No</p> <p>External advertising signs, blinds, canopies and any treatment thereon or thereof, being the property of the Insured or for which they are responsible No</p>	150 000	4 500,00
Claims preparation costs	Yes	100 000
Total Premium		4 500,00

First amount payable

Glass R2,500 of each and every gross claim

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MONEY SECTION		
Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Risk Inception date: 01 July 2016		
Details of Premises: P.O.Box 1593,Bochum, Bochum		
Specific Limitations		
1. Money not contained in a locked safe or strongroom: (i) In the custody of an authorised employee, Council Member or Principal of the Insured while away from the insured premises on a business trip anywhere in the world (ii) While on the insured premises outside the hours during which the commercial operations of the insured are conducted	5 750	
2. In respect of loss of crossed cheques or crossed money orders or crossed postal orders	115 000	
3. In respect of any other loss of or damage to money: 3.1 Specific periods as follows: 3.2 At any other time		
4. Major Limit	40 250	4 025,00
5. In respect of any loss of or damage to receptacles and clothing (as defined) including firearms as a result of theft of money or any attempt thereat.	11 500	
Extensions	Included	
Locks and keys	Yes	10 000
Credit Cards	Yes	10 000
Vending machines	No	
Personal Accident (assault)		
Capital sum	Yes	10 000
Weekly sum	Yes	500
Medical expenses	Yes	8 000
Riot and strike (other than RSA and Namibia)	No	
Reasonable precautions	No	
Claims preparation costs	Yes	100 000
	Total Premium	4 025,00

First amount payable

Loss or damage to money as a result of dishonest employee/conuncillor

Fidelity Guarantee excess applies

All other claims

10% minimum R2500 of each and every gross claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

FIDELITY SECTION		
Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
<p>Risk Inception date: 01 July 2016</p> <p>Details of Premises: P.O.Box 1593,Bochum, Bochum</p> <p>Limit any one Loss</p> <p>Insured Persons: All Councillors and employees of the Insured</p> <p>Number of councillors:</p> <p>Number of employees:</p> <p>Extensions Included</p> <p>Retroactive cover Yes</p> <p>Retroactive date: 12 July 2015</p> <p>Superseded insurance Yes</p> <p>Insurer: Guardrisk Insurance Company</p> <p>Policy Number: GR16/011/690/01</p> <p>Sum Insured:</p> <p>Reduction / Reinstatement of insured amount Yes</p> <p>Cost of recovery (where loss exceeds sum insured) Yes</p>	126 500	12 650,00
Claims preparation costs Yes	100 000	
Total Premium		12 650,00

First amount payable

Fidelity Excess

2% of sum insured plus 10% of nett claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR FLEET SECTION

Details				Estimated Number	Annual Premium (R's)
Motor Fleet vehicle basis					
Detail of Premises					
P.O.Box 1593,Bochum, Bochum					
No.	Description	Cover	Limit		
1	(a) Private Motor Cars up to 9 Seats	C	500 000	17	133 433,00
2	(b) Commercial Vehicles	C	500 000	20	191 100,00
3	Other Trucks	C	500 000	5	54 600,00
4	(b) Tractor	C	500 000	2	4 096,00
6	(e) Trailers	C	500 000	20	26 000,00
7	(b) Special Type Vehicles	C	500 000	1	5 850,00

MUNICIPAL SCHEME

Active

MUNICIPAL SCHEME COUNCILLOR'S MOTOR SASRIA PREMIUM INDEX

Policy Number: GRMUM2425015

Insured: MUM

Effective date: 19 November 2020

Print Date: 01 December 2020

SASRIA SOC LIMITED
Reg. no1979/000287/06 VAT reg. 40119340

P.O. Box 653367, BENMORE, 2010
36 Fricker Road, Illovo, Sandton, 2196
Tel: +2711 214 0800 or 086 172 7742 (Switchboard)
Fax: +27 11 447 8630
FSP Licence No.: 39117

Year	Make/Model	Registered Owner	Sum Insured	Premium (R)
tba	Toyota Hilux Toyota Hilux	Mmatlou Ivy Seema	280 000	R20.18
tba	tba tba	Mathekga Violet Lehong	50 000	R20.18
tba	tba tba	Mathekga Violet Lehong	50 000	R20.18
tba	Nissan NP300 TDI Nissan NP300 TDI	Moloko Lazarus Maifo	350 000	R20.18
tba	Nissan Sani Nissan Sani	Moloko Lazarus Maifo	100 000	R20.18
tba	Tractor Tractor	Mokobodi Chuene Simon	80 000	R20.18
tba	Nissan NP300 Nissan NP300	Mokobodi Chuene Simon	290 000	R20.18
tba	Toyota Hilux Toyota Hilux	Makondelela Salthiel Murathi	280 000	R20.18
tba	Toyota Hilux Toyota Hilux	Matome Agnes Raseruthe	200 000	R20.18
tba	Ford Ranger Ford Ranger	Setumo Robert Makobela	500 000	R20.18
tba	Toyota Hilux Toyota Hilux	Matome Nelly Molema	280 000	R20.18
tba	Toyota hilux Toyota hilux	Morongwa Johanna Sebetha	200 000	R20.18
tba	Hyundai Hyundai	Morongwa Johanna Sebetha	100 000	R20.18
tba	Nissan Sandra Nissan Sandra	Morongwa Johanna Sebetha	80 000	R20.18
tba	Mercedes Benz c180 Mercedes Benz c180	John Phasha Makgakga	200 000	R20.18
tba	Chevrolet captive Chevrolet captive	John Phasha Makgakga	80 000	R20.18
tba	Toyota Avanza Toyota Avanza	John Phasha Makgakga	75 000	R20.18
tba	Nissan Impendulo Nissan Impendulo	John Phasha Makgakga	300 000	R20.18
tba	Ford Ranger Ford Ranger	Mahlodi Rahab Ramoba	400 000	R20.18
tba	Chevrolet Avio Chevrolet Avio	Mahlodi Rahab Ramoba	120 000	R20.18
tba	Nissan 1400 Nissan 1400	Mahlodi Rahab Ramoba	60 000	R20.18
tba	Ford Ranger Ford Ranger	Mmangako Jonathan Sekgoloane	480 000	R20.18
tba	Ford Figo Ford Figo	Mmangako Jonathan Sekgoloane	300 000	R20.18
tba	Toyota Hilux Toyota Hilux	Malehu Martha Molokomme	350 000	R20.18
tba	Mazda 44 Mazda 44	Mahlodi William Ntlatla	50 000	R20.18
tba	Toyota Single cab Toyota Single cab	Mokibelo Abel Mphago	400 000	R20.18
tba	Hyundai Hyundai	Mokibelo Abel Mphago	90 000	R20.18
tba	Nissan NP300 Nissan NP300	Mmolawa Godfrey Modingwana	270 000	R20.18
tba	Toyota hilux Toyota hilux	Dikeledi Shirley Setwaba	50 000	R20.18
tba	Toyota hulux 4x4 Toyota hulux 4x4	Dikeledi Shirley Setwaba	50 000	R20.18
tba	Toyota Etios Toyota Etios	Dikeledi Shirley Setwaba	50 000	R20.18
tba	Toyota Rush Toyota Rush	Dikeledi Shirley Setwaba	50 000	R20.18
tba	Toyota hilux Toyota hilux	Nkwata Gilbert Maleka	250 000	R20.18
tba	Ford figo Ford figo	Raymond Tlou Magwai	50 000	R20.18
tba	Ford fiesta Ford fiesta	Raymond Tlou Magwai	50 000	R20.18

MUNICIPAL SCHEME

Active

MUNICIPAL SCHEME COUNCILLOR'S MOTOR SASRIA PREMIUM INDEX

Policy Number: GRMUM2425015

Insured: MUM

Effective date: 19 November 2020

Print Date: 01 December 2020

tba	VW Amarok VW Amarok	Raymond Tlou Magwai	50 000	R20.18
tba	ISUZU ISUZU	Morongoa Johanna Rangata	80 000	R20.18
TBA	Opel Corsa Opel Corsa	Morongoa Johanna Rangata	50 000	R20.18
tb	Mazda BT50 Mazda BT50	Morongoa Johanna Rangata	500 000	R20.18
TBA	TOYOTA HILUX	Makgalemela Hilda Makhura	250 000	R20.18
TBA	Toyota hilux Toyota hilux	Rahab Mapeu Masekwameng	200 000	R20.18
TBA	Bmw 1 series Bmw 1 series	Rahab Mapeu Masekwameng	250 000	R20.18
TBA	Toyota corolla quest Toyota corolla quest	Rahab Mapeu Masekwameng	350 000	R20.18
TB	VW Polo classic VW Polo classic	Rahab Mapeu Masekwameng	50 000	R20.18
tba	ford ranger	Morongoa Adeline Morapedi	120 000	R20.18
tba	Nissan Teda Nissan Teda	Morongoa Adeline Morapedi	120 000	R20.18
tba	ISUZU ISUZU	Morongoa Adeline Morapedi	24 000	R20.18
TBA	Toyota hilux 2.2 Toyota hilux 2.2	Aifheli Edward Madzhie	190 000	R20.18
TBA	BMW 3series BMW 3series	Terecia Matlou Madiope	84 000	R20.18
TBA	NISSAN NP300	Sewela Julia Mabolola	120 000	R20.18
TBA	NISSAN HARDBODY NP300	Magobola Fanie Morudu	210 000	R20.18
TBA	GOLF 5 GOLF 5	Mokgadi Idah Chula	200 000	R20.18
TBA	Toyota Quantum Toyota Quantum	Mokgadi Idah Chula	500 000	R20.18
TBA	Toyota Quantum Toyota Quantum	Mokgadi Idah Chula	500 000	R20.18
TBA	Kia pikanto Kia pikanto	Lesiba Thabang Tefo	220 000	R20.18
TBA	BMW 3Series BMW 3Series	Lesiba Thabang Tefo	90 000	R20.18
TBA	Ford Ranger Ford Ranger	Lesiba Thabang Tefo	470 000	R20.18
TBA	FORD RANGER	Mokgadi Renah Madibana	260 000	R20.18
tba	tba tba	Mathekga Violet Lehong	50 000	R20.18
tba	tba tba	Mathekga Violet Lehong	50 000	R20.18
			Total	R1 210,80

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR SECTION						
Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)				
Motor Vehicles exceeding R 500 000 in value						
Detail of Premises						
P.O.Box 1593,Bochum, Bochum						
No.	Registration No	Make and Model	Year	Cover		
16	BELL TLB 315 SL 4X4		2017	C	915 000	27 450,00
Risk Inception date: 01 July 2017						
Engine No:						
Chassis No: PE4045G999361						
Value Type:						
Additional Car Hire				No		
Interest Noted						
17	TLB Plant and equipment Earth moving equipment		2017	C	915 000	27 450,00
Risk Inception date: 01 July 2017						
Engine No:						
Chassis No: PE4045G99920						
Value Type:						
Additional Car Hire				No		
Interest Noted						
18	TOYOTA PRADO VX 3.0 TDi A/T		2017	C	740 697,9	22 220,94
Risk Inception date: 01 July 2017						
Engine No:						
Chassis No:						
Value Type: Override						
Additional Car Hire				No		
Interest Noted						
19	VOLVO SD110 ROLLER		2013	C	705 877,19	21 176,32
Risk Inception date: 01 July 2017						
Engine No:						
Chassis No:						
Value Type:						
Additional Car Hire				No		
Interest Noted						
20	GRADER CATERPILLAR		2014	C	2 298 575,85	68 957,28
Risk Inception date: 01 July 2017						
Engine No:						
Chassis No:						
Value Type:						

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR SECTION						
Details					Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
	Additional Car Hire			No		
	Interest Noted					
21	Nissan UD80 Diesel	2008	C		519 114,89	15 573,45
	Risk Inception date: 01 July 2017					
	Engine No:					
	Chassis No:					
	Value Type: Override					
	Additional Car Hire			No		
	Interest Noted					
22	MERCEDES-BENZ ML 250 BLUETEC	2014	C		821 580	24 647,40
	Risk Inception date: 01 July 2017					
	Engine No:					
	Chassis No:					
	Value Type: Override					
	Additional Car Hire			No		
	Interest Noted					
23	UD TRUCKS A899 Diesel	2015	C		1 161 119,3	34 833,58
	Risk Inception date: 01 July 2017					
	Engine No:					
	Chassis No:					
	Value Type: Override					
	Additional Car Hire			No		
	Interest Noted					
28	Isuzu Truck FRR Diesel	2015	C		566 466	16 993,98
	Risk Inception date: 01 July 2020					
	Engine No:					
	Chassis No:					
	Value Type: Override					
	Additional Car Hire			No		
	Interest Noted					
29	Volkswagen Crafter 2.0 Diesel 22 Seater	2015	C		540 718,86	16 221,57
	Risk Inception date: 01 July 2020					
	Engine No:					
	Chassis No:					
	Value Type: Override					
	Additional Car Hire			No		
	Interest Noted					

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR SECTION					
Details				Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
30	CAT Plant and equipment Earth moving equipment	Tba	C	1 625 417,44	48 762,52
Risk Inception date: 01 July 2020					
Engine No:					
Chassis No:					
Value Type:					
Additional Car Hire				No	
Interest Noted					
Total Premium					324 287,04

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR FLEET SECTION

Details		Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Extensions applicable	Included		
Medical expenses	Yes	2 500	
Conveyance of explosives	No		
Loss of keys	Yes	5 000	
Theft or attempted theft of radios / sound equipment	No		
Theft or attempted theft of telephones (excluding cellphones)	No		
Car Hire Costs	Yes		13 650,00
Wreckage removal	Yes	10 000	
Fire Extinguishing Expenses	Yes	10 000	
Riot and strike (other than RSA and Namibia)	No		
Claims preparation costs	Yes	100 000	
Total Premium			428 729,00

Additional Notes:

- Car Hire Mayors vehicle only Group H vehicle (BMW 320i or similar), Maximum 30 days per insured event, insured to notify Guardrisk who will arrange the car hire via our Carsure Rental Company, Guardrisk will only be responsible for the hiring of the vehicle, all other costs (eg. petrol deposit, additional kilometres etc) will be for the insured's account

First amount payable

Private type Vehicles, LDV's (windcreens)	25% minimum R500 of each and every gross claim
Special Types, Fire Engines & Commercial Trucks (windcreens)	25% of each and every gross claim min R 3 500
Private type Vehicles, LDV's	5% of each and every gross claim min R 5 000
Tractors, Trailers, Lawnmowers and Implements	5% of each and every gross claim min R500
Loss of keys	R 750 each and every claim
Motor Cycles	5% of each and every gross claim min R500
Theft/Hi-Jack	20% of value
Other	Commercial trucks - 10% of each and every gross claim min R7 500
Other	20% of claim minimum R 15 000

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

ACCIDENTAL DAMAGE SECTION

Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
<p>Risk Inception date: 01 July 2016</p> <p>Detail of Premises: P.O.Box 1593,Bochum, Bochum</p> <p>Description of Insured Property Property insured under the Combined and Office Contents Sections of this schedule</p> <p>Limit of Indemnity 12 689 215</p> <p>Limit of Indemnity R500 000</p>		
<p>Extensions</p> <p>First Loss Average Yes</p> <p>Excluded property (in addition to the property excluded in the policy) No</p> <p>Additional claims preparation costs Yes</p>	100 000	
Total Premium		3 172,30

First amount payable

Accidental Damage Excess

R 2 500.00 of each and every gross claim.

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

GROUP PERSONAL ACCIDENT SECTION

Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)
Risk Inception date: 01 July 2016		
Details of Premises P.O.Box 1593,Bochum, Bochum		
Names / occupations of Persons Insured		
Description of category	Number of Persons	
1 Councillors	41	
Cover Type: 24 Hr Cover		
Circumstances		
Death benefit	100 000	650,00
Permanent disability – such percentage of the death benefit as is specified for the particular disability	100 000	
Temporary total disability – R 500 per week for a period longer than 7 days but not longer than 104 Weeks		
Medical expenses	5 000	
Maximum Limit and one event (accumulation limit)	10 000 000	
Maximum Limit and one Insured Person	2 000 000	
Extensions / Limitations	Included	
Additional Death Benefit	Yes	10 000
Repatriation Costs	Yes	5 000
Mobility	Yes	5 000
Relocation	Yes	5 000
War Risks	Yes	
24 Hours	Yes	
Business Hours Limitation	No	
Business Hours plus Commuting Limitation	No	
Claims preparation costs	Yes	100 000
Total Premium		26 650,00

Additional Notes:

MEMO:

INSURING CLAUSE

The Insurers will pay to the Insured, on behalf of the Insured Person or his estate, the compensation stated in the Schedule if, during the Period of Insurance, any Insured Person sustains accidental bodily injury, at an identifiable time and place, which injury shall directly and independently of all other causes result, within twenty-four calendar months, in death or disability or in medical expenses being incurred as specified under this section.

First amount payable

MUNICIPAL SCHEME

Active

Medical Expense	R500 of each and every gross claim
TTD	7 Day time excess

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

STATED BENEFITS SECTION

Details	Salary / Wage Roll (R's)	Annual Premium (R's)
Details of Premises		
P.O.Box 1593,Bochum, Bochum		
Persons Insured		
Description of Persons Insured	Number Of Persons:	
	0	
Basis of Cover: Blanket		
Cover Type: 24 Hours		
Total Annual Earnings	46 368 000	104 328,00
Circumstances		
Death – 3 times annual earnings		
Permanent disability – such percentage of 3 times annual earnings as is specified for the particular disability		
Temporary total disability – 100 % of average weekly earnings for a period longer than 1 weeks but not longer than 104 Weeks		
Medical expenses	5 000	
Maximum Limit and one event (accumulation limit)	10 000 000	
Maximum Limit and one Insured Person	2 000 000	
Extensions / Limitations	Included	
Additional Death Benefit	Yes	10 000
Repatriation Costs	Yes	5 000
Mobility	Yes	5 000
Relocation	Yes	5 000
War Risks	Yes	
24 Hours	Yes	
Business Hours Limitation	No	
Business Hours plus Commuting Limitation	No	
Claims preparation costs	Yes	100 000
Total Premium		104 328,00

Additional Notes:

MEMO:

INSURING CLAUSE

The Insurers will pay to the Insured, on behalf of the Insured Person or his estate, the compensation stated in the Schedule if, during the Period of Insurance, any Insured Person sustains accidental bodily injury, at an identifiable time and place, which injury shall directly and independently of all other causes result, within twenty-four calendar months, in death or disability or in medical expenses being incurred as specified under this section.

MUNICIPAL SCHEME

Active

First amount payable

Medical Expense	R500 of each and every gross claim
TTD	7 Day time excess

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

ELECTRONIC EQUIPMENT SECTION

Details	Sum Insured/Limit of Indemnity (R's)	Annual Premium (R's)																																	
Details of Premises: P.O.Box 1593,Bochum, Bochum																																			
Sub-Section A: Material Damage																																			
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Item No.</th> <th style="text-align: left;">Qty</th> <th style="text-align: left;">Description of Insured Property</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>1</td> <td>Hardware / Accessories / Software Specified Equipment</td> </tr> <tr> <td colspan="3">Risk Inception date: 01 July 2016</td> </tr> <tr> <td colspan="3">Interest noted: No</td> </tr> <tr> <td></td> <td></td> <td>Tablets/Ipads</td> </tr> <tr> <td></td> <td></td> <td>Laptops</td> </tr> <tr> <td></td> <td></td> <td>Cisco router vpn enable with K9 operating system</td> </tr> <tr> <td></td> <td></td> <td>.</td> </tr> </tbody> </table>	Item No.	Qty	Description of Insured Property	1	1	Hardware / Accessories / Software Specified Equipment	Risk Inception date: 01 July 2016			Interest noted: No					Tablets/Ipads			Laptops			Cisco router vpn enable with K9 operating system			.	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: right;">1 204 280</td> <td style="text-align: right;">12 042,80</td> </tr> <tr> <td style="text-align: right;">440 000</td> <td style="text-align: right;">13 200,00</td> </tr> <tr> <td style="text-align: right;">941 915</td> <td style="text-align: right;">28 257,45</td> </tr> <tr> <td style="text-align: right;">126 000</td> <td style="text-align: right;">2 520,00</td> </tr> <tr> <td style="text-align: right;">191 194</td> <td style="text-align: right;">1 911,94</td> </tr> </tbody> </table>	1 204 280	12 042,80	440 000	13 200,00	941 915	28 257,45	126 000	2 520,00	191 194	1 911,94
Item No.	Qty	Description of Insured Property																																	
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941 915	28 257,45																																		
126 000	2 520,00																																		
191 194	1 911,94																																		
Capital additions	25 %																																		
Escalation	0 %																																		
Currency fluctuations	0 %																																		
Limitation of cover	No																																		
Sub-Section B: Business Interruption																																			
Prevention of access	No																																		
Increase in cost of working	No																																		
Indemnity period	0 months																																		
Reconstruction of data	Yes	20 000																																	
Clauses and Extensions	Included																																		
Incompatibility Cover	Yes																																		
Telecommunications access lines	Yes																																		
Riot and strike (other than RSA and Namibia)	No																																		
Claims preparation costs	Yes	100 000																																	
Total Premium		57 932,19																																	

DECLARATION WARRANTY

Insurance under this section is Subject to submission of the full listing of all insured items, failure to declare such information may lead to the insurer, at its own discretions, imposing penalties up to 30% of the claim or declining liability in its entirety.

IMEI/SERIAL NUMBER WARRANTY

The insured warrants that they shall retail the internal monitoring equipment identification number (IMEI) or Serial numbers in respect of all electronic devices (i.e. Cell phones, iPad's/tablets, computers etc.) insured by the section which shall be provided to the insurer on

MUNICIPAL SCHEME

Active

request thereof.

First amount payable

Increase in Cost of Working 24 Hours time excess

First amount payable

Recostruction of Data R2,500 of each and every gross claim

First amount payable

Lightning/Power surge 10% of each and every gross claim minimum R5,000

First amount payable

Laptops 10% of each and every gross claim minimum R2,500

First amount payable

Any other loss 5% minimum R2,500 of each and every gross claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

PUBLIC LIABILITY SECTION

Details	Limit of Indemnity (R's)		Annual Premium (R's)
	Any one event or series of events with one original cause or source	Any one period of insurance	
Risk Inception date: 01 July 2016 Details of Premises P.O.Box 1593,Bochum, Bochum 1. General and Tenants 2. Spread of Fire Basis of cover: Claims Made Retroactive date: 01 July 2009 Previous Insurer : Previous Policy number:	2 000 000 1 000 000	Unlimited 1 000 000	18 750,00
Additional Contingencies and Extensions	Included		
Wrongful arrest and defamation	Yes	250 000	250 000
Errors and Omissions	Yes	250 000	250 000
Products Liability and Defective Workmanship	Yes	250 000	250 000
Comprehensive insurance on pedal cycles	No	Market value	Market value
Vibration, removal and weakening of support	No	NIL	NIL
Legal Defence Costs	Yes	250 000	250 000
Professional Liability in respect of Medical Practitioners or other Medical Officers	Yes	250 000	250 000
Claims preparation costs	Yes	100 000	100 000
Total Premium			18 750,00

First amount payable

General	R5 000
Spread of Fire	R5 000
Wrongful Arrest and Defamation	R5 000
Errors and Omissions	R5 000
Products Liability and Defective Workmanship	R5 000
Vibration, Removal or Weakening of Support	R5 000
Professional Liability in respect of Medical Practitioners or other Medical Officers	R5 000

MUNICIPAL SCHEME

Active

Potholes, open manholes and uneven pavements R20 000 each and every claim

General Memo

Spread of Fire

1. The cover provided by this section in respect of liability arising out of the spread of fire in fire control areas is subject to:
 - The Insured complying with the conditions of the Forestry Act 122 of 1984 (or as amended) and any other Act or Regulation relating to the spread of fire to surrounding properties.
 - The limit of indemnity and deductible in respect of the spread of fire are the amounts shown in the specification above.
2. The Insured shall maintain a 100 metre strip free of all vegetation, trees or any refuse around any municipal refuse or other dumping area and failure 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 from the dumps.

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

EMPLOYERS LIABILITY SECTION

Details	Limit of Indemnity (R's)		Annual Premium (R's)
	Any one event or series of events with one original cause or source	Any one period of insurance	
Risk Inception date: 01 July 2016 Limit of Indemnity Basis of cover: Claims Made Retroactive date: 01 July 2009	2 000 000	Unlimited	800,00
Additional Contingencies and Extensions	Included Extended Reporting – months: No Claims preparation costs: Yes	100 000	
Total Premium			800,00

First amount payable

Employers Liability

R 5 000 each and every claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR FLEET LIABILITIES

Description of vehicles	Annual Premium (R's)	Estimated Number
Basis of Cover: Losses Occurring Sub Section A: Loss or Damage: Description No. Description		
1 Other Risk Inception date: 01 July 2016	38 000,00	76
Total Premium	38 000,00	

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MOTOR FLEET LIABILITIES

Details	Sum Insured/Limit of Indemnity (R's)
Sub Section B: Liability to Third Parties	
(a) Passenger Liability: Fare Paying Passengers	2 000 000
(b) Passenger Liability - Other	2 000 000
Any other event and the aggregate of a and b	2 000 000
Extensions applicable	Included
Contingent Liability	No
Unauthorised Passenger Liability	No
Conveyance of explosives	No
Additional claims preparation costs	Yes
	100 000

First Amount Payable

Motor Liability

R 3 000 each and every gross claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

MUNICIPAL POLICE LIABILITY SECTION

Details	Limit of Indemnity (R's)		Annual Premium (R's)
	Any one event or series of events with one original cause or source	Any one period of insurance	
Risk Inception date: 01 July 2016 1. Limit of Indemnity Basis of cover: Claims Made Retroactive date: 01 July 2009	2 000 000	Unlimited	
Additional Contingencies and Extensions	Included		
Extended Reporting - months	No		
Wrongful arrest and defamation	Yes	250 000	250 000
Liability arising out of use of firearms	Yes	250 000	250 000
Claims preparation costs	Yes	100 000	100 000
Total Premium			0,00

First Amount Payable

Municipal Police Liability

R 5 000 each and every claim

MUNICIPAL SCHEME

Active

INSURANCE POLICY SCHEDULE

Policy Number: GRMUM2425015

Insured: Blouberg Municipality

Effective Date: 19 November 2020

Print Date: 01 December 2020

EXCESS LAYER LIABILITY SECTION

Details	Limit of Indemnity (R's)		Annual Premium (R's)
	Any one event or series of events with one original cause or source	Any one period of insurance	
Risk Inception date: 01 July 2016 Property Damage and Personal Injury Retroactive date: 01 July 2009	8 000 000	Unlimited	18 750,00
Additional Contingencies and Extensions	Included		
Advertising Liability	Yes	8 000 000	Unlimited
Use of firearms	No		
Municipal Police Liability	No		
Wrongful Arrest and Defamation	No		
Errors and Omissions	Yes	2 000 000	2 000 000
Products Liability and Defective Workmanship	Yes	2 000 000	2 000 000
Medical Malpractice	Yes	2 000 000	2 000 000
Spread of Fire	Yes	9 000 000	9 000 000
Motor Liability	No		
Employers Liability	No		
Claims preparation costs	Yes	100 000	100 000
Total Premium			18 750,00

First Amount Payable

Retained Limit

R 50 000

MUNICIPAL SCHEME

Active

DISCLOSURE NOTICE TO SHORT-TERM INSURANCE POLICYHOLDERS

IMPORTANT – PLEASE READ CAREFULLY

(This notice does not form part of the insurance contract or any other document)

The details of these companies and what they do is set out below.

PARTICULARS OF YOUR INSURANCE BROKER	
Business name	PSG Wealth FP - AIFA
Trade name	PSG Wealth FP - AIFA
Company registration number	
Physical address	117 General Hertzog Rd, Three Rivers, 1935
Postal address	
Telephone number	
Fax number	
Email address	comm.tracker@psg.co.za
Website	
Compliance officer	
Name of company	
Telephone number	
YOUR INSURANCE BROKER IS AUTHORISED TO PROVIDE FINANCIAL SERVICES IN RESPECT OF SHORT-TERM PERSONAL LINES, PERSONAL LINES A1 AND COMMERCIAL LINES PRODUCTS	
License number	
YOUR INSURANCE BROKER HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS	
Professional indemnity	
Policy renewal date	
Fidelity guarantee limit	
Policy renewal date	

SHOULD YOU HAVE A CLAIM AGAINST YOUR POLICY, PLEASE NOTE THE FOLLOWING:
(a) Procedures for the submission of claims are detailed in the policy wording, schedule and claims processes (b) You may contact your insurance broker's claims department for assistance at the above address or your insurer telephone on 0860 222 555

MUNICIPAL SCHEME

Active

COMPLAINTS			
If you would like to lodge a complaint with your insurance broker, please write to or call:			
Insurance Broker Name:	PSG Wealth FP - AIFA		
Complaints Officer/Responsible Manager			
Tel:			
Email:			
Website			
Should you have any complaints with respect to the product and service and you would like to escalate the complaint, please write to us to:			
Guardrisk Insurance Company			
Guardrisk complaints			
Email:	complaints@guardrisk.co.za		
Website:	www.guardrisk.co.za		
If you are dissatisfied with the outcome of your complaint, depending on the nature of your complaint, you may approach the FAIS ombud for matters relating to how the policy was sold to you or the conduct of your insurance broker; or the short-term Ombudsman for matters relating to your policy itself, like claims, details of which appear below			
THE OMBUDSMAN FOR SHORT-TERM INSURANCE		THE FAIS OMBUD	
Physical address	1 Sturdee Avenue Cnr Bolton and Baker Roads First Floor, Block B Rosebank	Physical address	Kasteel Office Park Orange Building, 2nd Floor Cnr Nossob and Jochemus Street, Erasmuskloof Pretoria, 01881
Postal address	PO Box 32334 Braamfontein,2017	Postal address	PO Box 74574, Lynnwood Ridge,0040
Telephone number	(0860) 726-890 / (011) 72-8900	Telephone number	(012) 762-5000/ (012) 470-9080
Fax number	(011) 726-5501	Fax number	(012) 470 9097/ (012) 348 3447
Email address	info@osti.co.za	Email address	info@faisombud.co.za
Website	www.osti.co.za	Website	www.faisombud.co.za
FINANCIAL SECTOR CONDUCT AUTHORITY			
Physical address	41 Matroosberg Road Ashlea Gardens, Pretoria, 0002		
Postal address	PO Box 35655, Menlo Park, 0102		
Fax number	(012) 346-6941		
Email address	info@fsca.co.za		
Website	www.fsca.co.za		

MUNICIPAL SCHEME

Active

YOUR INSURER			
Name	Guardrisk Insurance Company Limited		
Company registration number	1992/001639/06		
FSP number	75		
Products approved	Category I <ul style="list-style-type: none"> Short-term Insurance Personal Lines - Advice and Intermediary Services Short-term Insurance Personal Lines A1 - Advice and Intermediary Services Short-term Insurance Commercial Lines - Advice and Intermediary Services 		
Physical number	The Marc, Tower 2, 129 Rivonia Road, Sandton, 2196		
Postal address	PO Box 786015, Sandton, 2146		
Fax number			
Website	www.guardrisk.co.za		
Compliance department	(011) 669 1104, and ask for the Group Compliance department or email; compliance@guardrisk.co.za Guardrisk Insurance Company has a conflict of interest management policy in place and is available to clients on the website; www.guardrisk.co.za		
YOUR INSURER HAS THE FOLLOWING INSURANCE IN PLACE THAT PROVIDES PROTECTION TO CLIENTS			
Professional indemnity limit			
Policy renewal date			
Fidelity Guarantee limit			
Policy renewal date			
DISCLOSURE OF PREMIUMS AND FEES			
All premium obligations, commissions and broker / policy fees are disclosed in your policy schedule. Your insurance broker receives commission from your insurer. The levels of commission vary depending on the product type. The exact amounts are disclosed in your policy schedule. In addition, your insurance broker may charge you a broker / policy fee which is also shown on your policy schedule. You must explicitly agree to this in writing.			
YOUR SPECIAL RISKS INSURER POLICY COVERS EVENTS SUCH AS RIOT AND STRIKE AND IS UNDERWRITTEN BY SASRIA LIMITED			
SASRIA SOC LIMITED			
Postal address	PO Box 653367, Benmore, 2010	FSP number	39117
Physical address	36 Fricker Road, Illovo, Sandton, 2196	Compliance officer	Mr Mziwoxolo Mavusa mziwoxolom@sasria.co.za
Telephone number	(011) 214-0800 / (086) 172-7742	Email address	info@sasria.co.za or contactus@sasria.co.za
Fax number	(011) 447-8630	Website	www.sasria.co.za
If you have a complaint about the SASRIA policy please see contact details above			
Claims notification procedures – in event of a claim, all relevant documentation must be submitted to your nominated insurer			

MUNICIPAL SCHEME

Active

ABOUT YOUR SASRIA COUPON/ POLICY	
Name and address of SASRIA binder holder	Guardrisk Insurance Company acts as a binder holder and will issue your SASRIA coupon/ policy on behalf of SASRIA SOC Limited, but all claims are decided on by SASRIA as the insurer of these risks. Guardrisk earns a binder fee of 12.5% of the gross written premium on SASRIA and your insurance broker receives commission of 12.5% on motor risk business and 15% commission on non-motor risk business
Details of the policy	Cover is provided in respect of all classes of business as per the underlying policy, subject to those classes insurable by SASRIA
Premium amount, frequency, manner and due date for premium payments	These details are reflected in the quotation, in the policy schedule and policy wording for the underlying policy
Consequences for non-payment of premium	Cover will cease in the event of the policyholder failing to pay premium. Please refer also to the policy wording which provides further details as to premium and monetary obligations
MANNER OF PAYMENT OF PREMIUM, DUE DATE AND CONSEQUENCE OF NON-PAYMENT	
Due date of payment: Monthly premiums are payable on the date of presentation of the debit order at the bank. Annual premium on or before the inception or renewal date. Payable premiums are provided in the policy schedule. Consequence of non-payment: Please refer to your policy wording and/or schedule Method of payment: Premiums may be paid by debit order or EFT before the due date	
POLICY INFORMATION	
Please refer to your record of advice, policy wording, policy schedule and any other disclosure document provided by your broker or the insurer for details regarding policy benefits, exclusions, special conditions, cooling off rights, excesses, claims process and cancellation requirements	
OTHER MATTERS OF IMPORTANCE	
<ul style="list-style-type: none">• You must be informed of any material changes to the information about the Product Provider/Broker and Supplier/Insurer.• Polygraph or similar tests are not obligatory and claims may not be rejected solely on the basis of a failure of such a test.• If your premium is paid by debit order, the debit order must be in favour of either the Product Provider/Broker or the Supplier/Insurer and may not be transferred without your approval.• The Product Provider/Broker must give you 31 days' notice in writing of its intent to cancel your debit order.• You are entitled to a period of 15 days' grace in which to pay the premium, the grace period applies from the second month after the policy incepts or starts.• The Insurer and not the Broker must give reasons in writing for the rejection of any claim submitted by you.• The Insurer must give you written notice of its intention to cancel your policy.• You are entitled to a copy of your policy free of charge.	
WARNING	
<ul style="list-style-type: none">• Do not sign any blank or partially completed application form• Complete all forms in ink• Keep all documents handed to you• Make notes as to what is said to you• Ask for a letter of representation from your Broker and do not be pressurized into buying the product• Failure to provide correct or full relevant information may influence a Broker on any claims arising from your contract of insurance	