



Scope of work and Specifications

ASSET DEPARTMENT

APPOINTMENT OF INSURANCE SERVICE PROVIDER FOR 3 YEARS

The Municipality is looking for a service provider of Insurance to insure the Municipal assets, vehicles, as well as buildings and offices for a period of three (3) years.

Background

The municipal manager shall ensure that all movable fixed assets are insured at least against fire and theft, and that all municipal buildings are insured at least against fire & allied perils.

The municipal manager shall recommend to the council of the municipality, after consulting with the chief financial officer, the basis of the insurance to be applied to each type of fixed asset: either the carrying value or the replacement value of the fixed assets concerned. Such recommendation shall take due cognizance of the budgetary resources of the municipality.

SPECIAL CONDITIONS / REQUIRMENTS FOR THIS TENDER

1. All bids must be submitted on the official forms provided – (may not be re-typed, only handwritten submission will be accepted)
2. All prices **MUST** be included value added tax, bid prices excluding value added tax may be disqualified
3. A rate/amount is to be entered against all items in the schedule of fees/bill of quantities, an item against which no rate/ amount is entered will lead to immediate disqualification due to unfair price advantage
4. Mohokare Local Municipality does not bind itself to accept the lowest or any bid and reserves the right to accept the whole or part of the bid or to withdraw the bid.
5. Tenders will be evaluated in accordance with Mohokare Local Municipality Supply Chain Management Policy; Supply Chain Management Regulations Gazette No. 27636, 30 May 2005, and Preferential Procurement Policy Framework Act, 5/2000 and preferential procurement regulation of 2017.

Failure to include the following may render the tender liable to rejection:

1. Detailed copy of the Insurers quotation (original quotation from Insurers) with the deductibles
2. Copies of the SASRIA calculator used to calculate SASRIA
3. Please indicate to the best of your knowledge and based on passed market terms what percentage increase will Mohokare Local Municipality will receive in:

Year 2

Premium : _____

Commission : _____

Fees : _____

Year 3

Premium : _____

Commission : _____

Fees : _____

MOHOKARE LOCAL MUNICIPALITY

PREMIUMS FOR THE PERIOD 2022/2023

SECTION	ANNUAL PREMIUM
• Combined	
• House owners	
• Office Contents	
• Accounts Receivable	
• Business Interruption	
• All Risks	
• Theft	
• Glass	
• Money	
• Fidelity	
• Group Personal Accident	
• Stated Benefits	
• Electronic Equipment	

• Goods in Transit	
• Public Liability & Employers Liability	
• Machinery Breakdown	
• Motor Own Damage & Subsidized Vehicle	
• Motor Liabilities	
• SASRIA – Non motor & Motorv	
• SASRIA – Councilors Property (13 Buildings/Houses)	
PREMIUM (VAT INCLUSIVE) SASRIA (VAT INCLUSIVE) TOTAL ANNUAL PREMIUM (CHARGES INCLUSIVE)	
BUILDINGS COMBINED SECTION	
Property Insured	
Detail	Sum Insured Limit of Indemnity/ Compensation R
<p>PREMISES</p> <p>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>	

ITEM 4 - All sewerage works; pump stations and property Relating thereto	
ITEM 5 - Property in the Open (other than property which is designed to exist or operate in the open)	
ITEM 6 - Vehicles whilst parked	
Standard Construction	
Non Standard Construction	R117 700
ITEM 9- All other property as described per item 1 to 6	R668 839 509
PROPERTY EXCLUDED – See Attached	

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

Electrical Network
 Robots & Lampposts
 Hi Masts
 Tartan Tracts
 Buildings unoccupied for more than 4 weeks
 Thatch Roofs

Lightning damage
 All other claims

Transformators

0 - 5 years
 5 - 10 years
 Over 10 years

5. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	R68 964-95

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.

House of the municipal which people are renting.

2. TOTAL SUM INSURED

R 18 771 851

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 : PLEASE INCLUDE

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

OFFICE CONTENTS

1. PROPERTY INSURED

ITEM	DESCRIPTION OF INSURED PROPERTY	SUM INSURED
1.	Documents (First Loss)	R 500 000
2.	Contents	R1 911 415
TOTAL SUM INSURED		R2 411 415

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 LOCKS AND KEYS N/A.

3.3 FIRST AMOUNT PAYABLE : PLEASE INCLUDE

4. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No Records	No Records	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.

Covers your business against any losses caused by the inability to collect payment from a customer for a variety reasons.

3. SUM INSURED

R 8 233 123

4. COMPULSORY EXCESS: PLEASE INCLUDE

5. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	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 house-owners 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

R 330 000

3. INDEMNITY PERIOD

12 MONTHS

4. EXTENTIONS AND CLAUSES

- (a) Accountants Clause
- (b) Accumelated stock clause
- (c) Departemental clause
- (d) Departemental clause

4.1 FIRST AMOUNT PAYABLE

CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No Records	No Records	NIL

ALL RISKS

1. PROPERTY INSURED

ITEM	DESCRIPTION OF INSURED PROPERTY	SUM INSURED
1	General Specified Items	R 850 004
2	Cell Phones	R 1 142 124
3	Laptops & iPads	R 1 261 218
TOTAL SUM INSURED		R 3 253 346

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 :
PLEASE INCLUDE

4. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	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 500 000
Property in the open R 60 000

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 : PLEASE INCLUDE

7. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

GLASS

1. PROPERTY INSURED

Internal and External glass including mirrors, signwriting and treatment thereon being the property of the Insured or for which they are responsible.

ITEM	THE PREMISES	SUM INSURED
1.	All premises of the Insured	R 100 000
TOTAL SUM INSURED		R 100 000

2. THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS, CONDITIONS AD LIMITS

2.1 CLAIMS PREPARATION COSTS

R 100

000-00

3. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	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	R200 000
3.	In respect of any other loss of or damage to Money • In Transit • at any other time	R 80 000 R 250 000
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

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.

3.2 Transit in excess of R15 000 to be conveyed by at least two armed guards/personnel

3.3 Specialised courier transit over R50 000.

3.4 The vehicle must never be left unguarded. Theft from unattended vehicles excluded.

3.5 Transit warranty excludes movement of money in the same building.

3.6 CLAIMS PREPARATION COSTS R 100
000-00

3.7 FIRST AMOUNT PAYABLE : PLEASE INCLUDE

4. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

FIDELITY

1. INSURED PERSONS

All employees of the Insured.

2. SUM INSURED

R1 500 000

3. 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

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

- 4.1 CLAIMS PREPARATION COSTS : R 30 000-00
 4.2 FIRST AMOUNT PAYABLE : PLEASE INCLUDE

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

GROUP PERSONAL ACCIDENT

- 1. INSURED PERSONS**
1. 1 X MAYOR
 2. 1 X SPEAKER
 2. 11 X COUNCILLORS

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

CIRCUMSTANCES	COMPENSATION
a) Death	1. R 1 400 000 2. R1 400 000 3. R800 000
b) Permanent Disability specified disability	Such percentage of (a) as for the particular
c) Temporary Total Disability a period 104 weeks	R 1 500 per week for not longer than
d) Medical Expenses	R 10 000
e) Bereavement Costs	R 10 000
f) Repatriation	R 10 000
g) Mobility	R 10 000
h) 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

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

STATED BENEFITS

1. INSURED PERSONS ALL EMPLOYEES

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

2. Total earnings R 87 459 554

CIRCUMSTANCES

COMPENSATION

- | | |
|--|--|
| i) Death | 3 Times annual earnings |
| j) Permanent Disability specified disability | Such percentage of (a) as for the particular |
| k) Temporary Total Disability period not | 100 % per week for a longer than 104 weeks |
| l) Medical Expenses | R 10 000 |
| m) Bereavement Costs | R 10 000 |
| n) Repatriation | R 10 000 |
| o) Mobility | R 10 000 |
| p) 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

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

ELECTRONIC EQUIPMENT

1. MATERIAL DAMAGE

SUM INSURED

Property Insured

R5 153 034

Laptops & Ppads

R1 261 218

2. CONSEQUENTIAL LOSS

1) Additional increased cost of working

R100 000

2) Reconstruction of Data

R100 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

R 50 000-00

5. FIRST AMOUNT PAYABLE

Power Surge & Lightning : PLEASE INCLUDE
All other claims : PLEASE INCLUDE
Time Excess : PLEASE INCLUDE

6. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	NIL

GOODS IN TRANSIT

1. PROPERTY INSURED

All property belonging to the insured or for which they are responsible conveyed by or on behalf of the insured (including ropes; tarpaulins and packing) materials in connection with the transit.

2. TOTAL SUM INSURED

R 100 000 (First lost)

3. EXTENSIONS AND CLAUSES

3.1 Debris Removal	Included
3.2 Riot and Strike (other than RSA and Namibia)	Not included
3.3 Fire; explosion; pollution; derailment and overturning limitation	Not included
3.4 All Risk Cover	Included
3.5 Fire extinguishing charges	Included
3.6 Increased fire extinguishing charges	Not included

4. FIRST AMOUNT PAYABLE

Theft/Hijacking

Any other loss

CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No Records	No Records	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 Payable</u>	<u>Description of Property</u>	<u>Sum Insured</u>	<u>First Amount</u>
1.	As per schedule	R 46 629 324	Please include

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

4. CLAIMS

2016/2017	2017/2018	2019 - CURRENTLY
No records	No records	R15 247-39

PUBLIC LIABILITY

	LIMITS OF INDEMNITY Any one event or series of events with one original cause or source
1. GENERAL	R25 000 000
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	R 2
000 000	
3.1 THIS SECTION IS SUBJECT TO THE FOLLOWING ENDORSEMENTS, ADDITIONAL TERMS AND CONDITIONS	
3.2 CLAIMS PREPARATION COSTS	R 100 000-00
3.3 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

R 91 813 000

5. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	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.

MOTOR FLEET - OWN DAMAGE & LIABILITIES

1. DESCRIPTION OF VEHICLES:

1.1. OWN DAMAGE & LIABILITIES

DESCRIPTION	ESTIMATED NUMBER OF VEHICLES			LIMIT OF INDEMN ITY
I. Private type motor cars, minibuses seating up to 16 persons and LDV's	COMP			
	5			
II. Commercial Vehicles				
a) Trucks	1			
b) Bakkies	11			
c) Tractors	11			
d) Grader	1			
e) TLB	1			
iv. Trailers	11			
TOTAL	36			

1.1.2 FIRST AMOUNT PAYABLE (Sub-section A only)

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.

4. CLAIMS

2018/2019	2019/2020	2021 - CURRENTLY
No records	No records	R68 964-95

MOTOR LIST

ITEM	DESCRIPTION	VALUE
1	Isuzu Bakkie FLF845FS	R137,125.84
2	Isuzu 4x4 FHG840FS	R137,125.84
3	GWM Bakkie DYF102FS	R73,091.09
4	Gwm Bakkie DYF096FS	0.00
05	GWM Bakkie DYF099FS	R74,376.39
6	Isuzu Bakkie CYR151FS	R75,946.31
7	Dezzi Grader Grader CXY019FS	R100,222.71
8	Audi SUV FWB167FS	R237,452.99
9	Komatsu TLB CXN743FS	R104,400.96
10	YTO Tractor Tractor FJC580FS	R226,729.84
11	YTO X700 Tractor Tractor FJC593FS	R93,845.85
12	YTO X 800 Tractor FCH589FS	R134,620.84
13	YTO Tractor Tractor FJC574FS	R102,085.15
14	Ford Tractor BLG812FS	R0.00
15	Bell Tractor CCF989FS	R48,034.79
16	Massey Ferguson Tractor DSH207FS	R101,575.32
17	Massey Ferguson Tractor DSH205FS	R101,575.32
18	Massey Ferguson Tractor DSH209FS	0.00
19	Ford Tractor DXY611FS	R3,725.07
20	Bell Tractor CGL754FS	R177,385.32
21	Hino Truck refuse removal CZB535FS	R186,896.69
22	VOLKSWAGEN Vehicle sedan / hatch DYH483FS	R54,063.21
23	Mercedez Benz Vehicle sedan / hatch CWG674FS	R0.00
24	Trailers all of them	R316 514.33
25	Isuzu Bakkie FLF843FS	R137,125.84
26	HGB295FS - Vehicle sedan / hatch	R43,267.30
27	HGB281FS - Vehicle sedan / hatch	R43,267.30
28	HGN880FS - Vehicle sedan / hatch	R40,315.62
29	HGB268FS - Vehicle sedan / hatch	R40,243.63

SOUTH AFRICAN SPECIAL RISKS INSURANCE ASSOCIATION

SECTION	ANNUAL PREMIUM
• Building Combined	
• Office Contents	
• Money	
• Glass	
• Goods in Transit	
• Houseowners	
• Electronic Equipment	
• Motor Fleet	
• Councillors Buildings & Contents	
• ALL Risks	
TOTAL ANNUAL PREMIUM	