


GAUTENG PROVINCIAL LEGISLATURE SUMMARY OF COVERS AS AT 1 JANUARY 2021

INSURED PERILS/ CLASS OF INSURANCE	SUBJECT MATTER DESCRIPTION / SITUATION	SUMS INSURED/ LIMITS
BUILDINGS COMBINED	Loss of or damage to property by Fire, Lightning, Explosion, Special Perils and Malicious Damage, Earthquake and Subsidence /Landslip	
	Premises : 43 Rissik Street , Johannesburg	
	Buildings (Legislature)	R 1 000 000 000
	Rent – 25%	R 250 000 000
	Liability	R 1 000 000
	Art Collection (517 pieces)	R 1 920 364
	Extensions :	
	Debris Removal - Limit R 25 000	
	Professional Fees – Limit R 100 000	
	Clearance Costs - Limit R 100 000	
Sprinkler Leakage – Limit R 1 000 000		
Reasonable Precautions – Limit R 25 000		
Claims Preparation Costs – Limit R 100 000		

<p>OFFICE CONTENTS</p> <p>Loss or damage to office contents (excluding computer equipment, stock in trade and money) by fire, lightning, explosions, storm, wind, water, hail or snow, including theft of contents, loss of rent (25% of sum insured), loss of or damage to documents, liability as a result of loss or damage to documents.</p>	<p>Premises:</p> <ul style="list-style-type: none"> ✚ 43 Rissik Street, Johannesburg ✚ 10 Fraser Street, Johannesburg ✚ Constitution House, Cape Town <p>Office Contents Rent – 25% Increase in Cost of Working Theft by forcible entry extension</p> <p>Extensions:</p> <ul style="list-style-type: none"> Locks and Keys Malicious Damage Replacement Value Conditions Reasonable Precautions 	<p>R 18 269 938</p> <p>R 4 567 485</p> <p>R 4 567 485</p> <p>R 4 567 485</p> <p>R 7 500</p> <p>Included</p> <p>Included</p> <p>R 10 000</p>
<p>BUSINESS ALL RISKS</p> <p>Loss of or damage to the property insured while anywhere in the world by any accident or misfortune</p>	<p>All Machinery and Equipment (As per Assets Register)</p> <p>Extensions:</p> <ul style="list-style-type: none"> Replacement value Conditions 	<p>R 11 049 081</p>

<p>ELECTRONIC EQUIPMENT</p> <p>Physical loss of or damage to the property insured whilst at work or at rest anywhere within the insured premises as specified, whilst in transit, including unloading, whilst temporarily stored at any premises en route, and temporarily removed from the insured premises to any other location.</p>	<p>Premises:</p> <ul style="list-style-type: none"> • 43 Rissik Street, Johannesburg • 10 Fraser Street, Johannesburg • Constitution House, Cape Town <p>All Electronic Data Processing Equipment including but not limited to PABX Systems, Computers and all related Hardware and ancilliary Equipment and Peripherals including software and licences belonging to the insured.</p> <p>Laptops, Notebooks, Notepads and Accessories</p> <p>Reinstatement of Data</p> <p>Increase in Cost of working  Indemnity Period – 3 months</p> <p>Extensions:</p> <p>Incompatibility Cover</p> <p>Telkom Land Access lines</p> <p>Expediting Costs</p> <p>World Wide Cover for Laptops</p>	<table> <tr> <td>R</td> <td>30 887 581</td> </tr> <tr> <td>R</td> <td>12 900 000</td> </tr> <tr> <td>R</td> <td>250 000</td> </tr> <tr> <td>R</td> <td>250 000</td> </tr> <tr> <td>R</td> <td>25 000</td> </tr> <tr> <td>R</td> <td>100 000</td> </tr> <tr> <td></td> <td>Included</td> </tr> <tr> <td></td> <td>Included</td> </tr> </table>	R	30 887 581	R	12 900 000	R	250 000	R	250 000	R	25 000	R	100 000		Included		Included
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<p>STATED BENEFITS</p>	<p>BASIS OF COVER: 24-Hour cover</p> <p>POLICY LIMITS: Limit per individual Accumulation Limit</p> <p><u>INSURED PERSONS:</u> 62 x Legislature Members 437 x All Other Staff Members</p> <p>SCHEDULE OF BENEFITS: Death (Accident)</p> <p>Permanent Disability</p> <p>Temporary Total Disability</p> <p>Medical Expenses (Accident)</p> <p>ESTIMATED ANNUAL EARNINGS: Legislature Members All Other Staff Members Total</p>	<table> <tr> <td>R</td> <td>20 000 000</td> </tr> <tr> <td>R</td> <td>100 000 000</td> </tr> <tr> <td colspan="2">5 x Annual Earnings</td> </tr> <tr> <td colspan="2">% of Annual Earnings as is Specified in schedule</td> </tr> <tr> <td colspan="2">100% of Current Weekly Earnings for a period not exceeding 52 weeks.</td> </tr> <tr> <td colspan="2">Up to R 50 000 p.p.</td> </tr> <tr> <td>R</td> <td>73 320 678</td> </tr> <tr> <td>R</td> <td>317437 943</td> </tr> <tr> <td>R</td> <td>390 758 621</td> </tr> </table>	R	20 000 000	R	100 000 000	5 x Annual Earnings		% of Annual Earnings as is Specified in schedule		100% of Current Weekly Earnings for a period not exceeding 52 weeks.		Up to R 50 000 p.p.		R	73 320 678	R	317437 943	R	390 758 621
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MOTOR	<p>Comprehensive cover in respect of all vehicles owned, hired or leased by the insured</p> <p>Refer annexure for list of vehicles)</p> <p>Own Damage limit</p> <p>Extensions:</p> <p>Third Party Limits</p> <p>Contingent Liability</p> <p>Keys and Locks</p> <p>Passenger Liability</p> <p>Unauthorised Passenger Liability</p> <p>Windscreen</p> <p>Parking Facilities and Movement of TP Vehicles</p> <p>Wreckage Removal</p> <p>Vehicle Hire</p> <p>Basis of Settlement</p>	<p>R 1 000 000</p> <p>R 5 000 000</p> <p>R 5 000 000</p> <p>R 15 000</p> <p>R 5 000 000</p> <p>R 5 000 000</p> <p> Included</p> <p>R 5 000 000</p> <p>R 5 000</p> <p>R 350 per day for 30 days</p> <p>Retail value</p>
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<p>PUBLIC LIABILITY</p> <p>Damages which the Insured shall become legally liable to pay consequent upon accidental death of or bodily injury to or illness of any person or accidental loss of or physical damage to tangible property occurring within the territorial limits during the period of insurance in the course of or in connection with the business.</p>	<ul style="list-style-type: none"> • Premises : • 43 Rissik Street , Johannesburg • 10 Fraser Street, Johannesburg • Constitution House, Cape Town <p>Basis of Cover: Claims Made</p> <p>Retroactive Date: 1 January 2000</p> <p>General/Tenants Liability</p> <p>Defective Workmanship</p> <p>Employers Liability</p> <p>Wrongful Arrest and Defamation</p> <p>Statutory Legal Defence Costs</p>	<p>R 150 000 000</p> <p>R 5 000 000</p> <p>R 5 000 000</p> <p>R 2 500 000</p> <p>R 2 500 000</p>
<p>SASRIA</p>	<p>Riot, Strike, Civil commotion anywhere in RSA</p> <ul style="list-style-type: none"> • Building/Extensions (Rissik Street) • Office Contents • Business All Risks • Electronic Equipment/ Reinstatement of Data <p>Motor Fleet</p>	<p>R 1 265 170 264</p> <p>R 22 837 423</p> <p>R 11 049 081</p> <p>R 44 037 581</p> <p>20 vehicles</p>

