

**UTHUKELA WATER**

FROM 01 JULY 2020 TO 30 JUNE 2021

**ANNEXURE A**

POLICY SECTION	SUM INSURED 2024/2025	Rate	Total Premium
<p><b>COMBINED</b></p> <p><b>All ASSETS OF THE INSURED (STANDARD CONSTRUCTION)</b>            BUILDINGS / STRUCTURES / FIXTURES &amp; FITTINGS            SUBSTATIONS / TRANSFORMERS / ELECTRICAL SWITCHGEAR/            MACHINERY &amp; EQUIPMENT, WATER PURIFICATION, CEMETERY, WATER METERS            STREET POLES, ROBOTS,PARKING METERS &amp; ELECTRICAL METERS, WATER TESTING METERS            CONTENTS            RADIO &amp; TELEVISION AERIALS</p> <p><b>All ASSETS OF THE INSURED (NON STANDARD CONSTRUCTION)</b>            NON STANDARD BUILDINGS / FIXTURES / FITTINGS            CONTENTS</p> <p>ANY OTHER PROPERTY - WALLS,GATES &amp; FENCES            WATER BOMBING/FIRE FIGHTING COSTS            PROPERTY IN THE OPEN            ACCIDENTAL DAMAGE            VEHICLES WHILST PARKED            WASH BASINS AND SANITARY WARE            CLAIMS PREPERATION COST            DEBRI REMOVAL/DISPOSAL/DEMOLITION</p> <p>0% ESCALATION            0% ESCALATION CONTINGENCY (DURING THE RE-INSTATEMENT PERIOD)            PROFESSIONAL FEES            CLEARANCE COSTS/PROFFESIONAL FEES            SPRINKLER LEAKAGE            LEAKAGE OF OILS, CHECMICALS OR OTHER FLUIDS            THATCH STRUCTURES UNLESS SPECIFICALLY SPECIFIED            DAY ONE AVERAGE            REASONABLE PRECAUTION            SUBSIDENCE &amp; LANDSLIP</p>	<p align="right">1 017 352 471.92</p> <p>Included Included Included Included Included Included</p> <p>R -</p> <p>Included</p> <p>R 7 500</p> <p>R 1 000 000</p> <p>Included R 100 000</p> <p>Included</p> <p>R 100 000 R 100 000 R 100 000</p> <p>Excluded R 7 500 R 500 000</p>		
		R	-
<p><b>OFFICE CONTENTS</b></p> <p>CONTENTS OF OFFICE            LOSS OF RENT            LOSS OF DOCUMENTS            LEGAL LIABILITY (DOCUMENTS)            INCREASE COST OF WORKING</p> <p>THEFT            THEFT BY FORCIBLE ENTRY / EXIT            CLAIMS PREPERATION COST            REASONABLE PRECAUTIONS            LOCKS &amp; KEYS</p>	<p align="right">1 819 938.67</p> <p>100 000.00 1 000 000.00 50 000.00 -</p> <p>- 500 000.00 100 000.00 10 000.00 7 500.00</p>		
		R	-

<b>BUSINESS INTERRUPTION</b>				
<b>LOSS OF REVENUE (indemnity period: 12 months)</b>				
INCOME		40 000 000.00		
<b>RENT RECEIVABLE</b>				
CLAIMS PREPARATION COST		100 000.00		
FINES & PENALTIES		25 000.00		
ADDITIONAL INCREASE IN COST OF WORKING				
INCREASE IN COST OF WORKING				
			R	- R -
<b>THEFT</b>				
<b>FIRST LOSS BASIS (Full theft cover)</b>				
PROPERTY IN THE OPEN (within securely fenced off area and subject to forcible and violent entry or exit from such area)		included	500 000.00	
MALICIOUS DAMAGE (due to theft)			50 000.00	
LOCKS & KEYS			7 500.00	
REASONABLE PRECAUTIONS			7 500.00	
CLAIMS PREPARATION COST			100 000.00	
			R	- R -
<b>MONEY</b>				
<b>LIMITS</b>				
In respect of loss of crossed cheques or crossed money orders or crossed postal orders			500 000.00	
SEASONAL INCREASE:				
At the end of each month			350 000.00	
Last Friday of each month			-	
Major Limit			250 000.00	
<b>PERSONAL ACCIDENT (5 people)</b>				
CAPITAL AMOUNT			25 000.00	
MEDICAL EXPENSES			2 500.00	
WEEKLY AMOUNT			250.00	
RECEPTACLES				
CLAIMS PREPARATION COST			100 000.00	
LOCKS & KEYS			7 500.00	
REASONABLE PRECAUTIONS				
			R	- R -
<b>GLASS</b>				
ALL MUNICIPAL PREMISES			50 000.00	
CLAIMS PREPERATION COST			100 000.00	

<b>FIDELITY GUARENTEE</b>			
BASIS OF COVER	<b>BLANKET COVER</b>		
RETRO ACTIVE DATE			
LIMIT OF INDEMNITY	1 000 000.00		
CLAIMS PREPARATION COST	100 000.00		
COST OF RECOVERY	10 000.00		
REINSTATEMENT	250 000.00		
COMPUTER LOSSES	-		
		R	- R -
<b>GOODS IN TRANSIT</b>			
LIMIT OF INDEMNITY	200 000.00		
ALL RISK COVER	Included		
FIRE / EXPLOSION / COLLISION & OVERTURNING LIMITATION	200 000.00		
CLAIMS PREPARATION COST	100 000.00		
FIRE EXTINGUISHING CHARGES	100 000.00		
DEBRIS REMOVAL	200 000.00		
		R	- R -
<b>BUSINESS ALL RISKS</b>			
Miscellaneous tools & equipment (LPI R100 000)	1 265 546.70		
Goods in the open including cables, pumps & the like			
Cellular phones x 30	150 000.00		
Theft of cellular phones/laptops from offices / locked vehicles			
INCREASE IN COST OF WORKING	10 000.00		
CLAIMS PREPARATION COST	100 000.00		
LOCK & KEYS	7 500.00		
PERSONAL PROPERTY OF EMPLOYEES			
		R	- R -
<b>PUBLIC LIABILITY</b>			
GENERAL & TENANTS (unlimited any one period)	2 000 000.00		
Excess Layer Policy	98 000 000.00		
Extensions			
WRONGFUL ARREST AND DEFAMATION	250 000.00		
ERRORS & OMISSIONS	250 000.00		
PRODUCTS LIABILITY AND DEFECTIVE WORKMANSHIP	250 000.00		
PEDAL CYCLES	Market value		
LEGAL DEFENSE COST	250 000.00		
PROFESSIONAL LIABILITY (MEDICAL)	250 000.00		
POLLUTION	-		
MOTOR 3rd PARTY LIABILITY	2 250 000.00		
<b>Additional Contingencies and Extensions Included</b>			
Use of firearms	1 000 000.00		
Municipal Police Liability	1 000 000.00		
Wrongful Arrest and Defamation	1 000 000.00		
Spread of Fire	2 000 000.00		
Claims Preparations Costs	100 000.00		
SALARIES & WAGES			
		R	- R -



<b>HOUSEOWNERS</b>				
STANDARD CONSTRUCTION (SASRIA)		6 000 000.00		
<b>Extensions</b>				
As per Combined section				
			R	- R -
<b>ACCIDENTAL DAMAGE</b>				
TOTAL VALUE OF PROPERTY		1 000 000.00		
LIMIT OF INDEMNITY				
CLAIMS PREPARATION COST		100 000.00		
			R	- R -
<b>ELECTRONIC EQUIPMENT</b>				
Specified equipment		1 753 462.82		
Laptops x23		451 140.00		
<b>EXTENSIONS:</b>				
INCREASE IN COST OF WORKING		50 000.00		
REINSTATEMENT OF DATA		50 000.00		
TELKOM ACCESS LINES		Included		
UTILITIES EXTENSION		Included		
PREVENTION OF ACCESS		Included		
CLAIMS PREPARATION COST		100 000.00		
Riot and strike (other than RSA and Namibia)		Included		
Incompatibility Cover		Included		
			R	- R -
<b>MACHINERY BREAKDOWN</b>				
SPECIFIED PROPERTY (PLANT & MACHINERY)		40 000 000.00		
DAMAGE TO SURROUNDING PROPERTY				
AUTOMATIC ADDITIONS		-		
EXPEDITING COSTS		-		
CLAIMS PREPARATION COST		100 000.00		
			R	- R -

<b>MACHINERY BREAKDOWN BUSINESS INTERRUPTION</b>			
INCOME (WATER/ELECTRICITY/ABATTOIR/SEWERAGE)		1 000 000.00	
INCREASE IN COST OF WORKING		-	
ADDITIONAL INCREASE IN COST OF WORKING		-	
CLAIMS PREPERATION COST		100 000.00	
			R - R -
<b>DIRECTORS &amp; OFFICERS LIABILITY</b>			
Limit of indemnity		50 000 000.00	
Legal defence costs	Included		
Retroactive Date			
Sub-limits of liability			
Assets & Liberty Extradition Expenses (Accredited Crisis Counsellor and / or Tax Advisor)	ZAR 750,000 in the aggregate		
Assets & Liberty Extradition Expenses (Public Relations Consultants)	ZAR 3,750,000 in the aggregate		
Assets & Liberty Personal Expenses	ZAR 3,750,000 in the aggregate		
Insolvency Hearing Cover	ZAR 750,000 in the aggregate		
Reputation Expenses	ZAR 3,750,000 in the aggregate		
Circumstance/Claim Mitigation: Mitigation Costs, Prosecution Costs and Professional Fees	15% of the limit of liability with a maximum of ZAR 15,000,000 see notes		
Emergency Costs	30% of the limit of liability		
Company Crisis Loss	ZAR 1,500,000 in the aggregate		
<b>Additional Endorsements:</b>			
1. North American Exclusion			
2. Secondary Offering/ Prospectus Endorsement (all securities), carve back for private placements			
3. Professional Indemnity Exclusion – General with cover for failure to supervise			
4. Economic Sanction Endorsement			
5. Specific Matters Exclusion – Compliance and Procurement/Contract Management findings in the Auditor's General Report of the financial period ending 30 June 2014			
6. Insolvency Exclusion			
7. State Capture Exclusion			
8. Commission Exclusion			
9. Withdrawal of Shareholder's Support			
10. Insured vs Insured Exclusion			
11. Kidnap Response Costs – Sub Limit – R500,000 in the annual aggregate			
12. TAX/COID and UIF Extension – 30% of limit			
13. Environmental Extension – R750,000 in addition to the limit of indemnity			
14. Pollution Defence Costs Endorsement			
15. PFMA Endorsement – with Carve Back on Fruitless and Wasteful Expenditure			
16. Defence and Settlement Condition Amended			
		50 000 000.00	
			R - R -

