**THE NHBRC INSURANCE PORTFOLIO QUOTE**

**ANNEXURE: (PRICING SCHEDULE)**

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| **SUMMARY QUOTE OF INSURANCE POLICIES** | **AMOUNT INCLUSIVE OF VAT @ 15%** |
| 1. Asset All Risk, Business Interruption and SASRIA
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| 1. Motor Specified and SASRIA
 |  |
| 1. Travel Insurance
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| 1. Group Personal Accident
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| 1. Public Liability and Employer's Liability
 |  |
| 1. Professional Indemnity
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| 1. Directors and Officers Liability
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| 1. Cyber Liability
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| 1. SASRIA (where applicable)
 |  |
| 1. Others (provide details)
 |  |
| **A ) TOTAL PREMIUMS QUOTE** |  |

1. **ASSETS ALL RISK POLICY AND BUSINESS INTERUPTION**

**COVER SUMMARY**

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|   | **Current Cover Amount** | **Year 1 All-inclusive Premium per line item/ Total** |
| Declared Values (Including VAT):  |  |  |
|  | Property Damage (Split below for information purposes)  | R281,793,950 |  |
|  | - Buildings  | R75,707,782 |  |
|  | - 1st Year Escalation  | R14,018,959 |  |
|  | - 2nd Year Escalation  | R10,281,570 |  |
|  | - Office Contents  | R25,523,967 |  |
|  | - Electronic Equipment:  |  |  |
|  |  - Computer Equipment Including Laptops  | R27,557,980 |  |
|  |  - Computer Software  | R122,341,364 |  |
|  | - Business All Risks: Mobile Phones  | 0 |  |
|  | Machinery Breakdown  | R250,000 |  |
|  | Electronic Breakdown  | R10,000,000 |  |
|  |   |  |  |
|  | Business Interruption  |  |  |
|  | * Additional Increase Cost of Working (Indemnity Period: 12 Months)
 | R2,000,000 |  |
|  | * Increase Cost of Working in respect of Electronic Breakdown
 | R1,000,000 |  |

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| **SCHEDULE OF DEDUCTIBLES**   |
| 10% of loss, minimum R 1,000 each and every loss other than the following losses; |  |
| Laptops  | 10% of loss, minimum R 2,500 each and every loss  |  |
| Software  | 10% of loss, minimum R 2,000 each and every loss  |  |
| All Other Electronic Equipment  | 10% of loss, minimum R 1,000 each and every loss.  |  |
| Business All Risks: Mobile Phones  | 10% of loss, minimum R 1,000 each and every loss.  |  |

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| 1. **TOTAL PREMIUM Assets All Risk Policy And Business Interruption: Year 1 (All-inclusive premium In Rands)**
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1. **MOTOR FLEET-** Cover: Comprehensive

**COVER SUMMARY**

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| **Make**  | **Model** | **Current Sum Insured**  | **Year 1 All-inclusive Premium per line item/ Total** |
| 2011 | Isuzu | R 129,200 |  |
| 2014 | Toyota  | R 163,700 |  |
| 2017 | Isuzu | R 336,621 |  |
| 2017 | Isuzu | R 338,853 |  |
| 2017 | Toyota | R 230,600 |  |

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| **Extensions** | **Included** |  |  |
| Instructions for Repairs | Yes | R2,000.00  |  |
| Fire/Explosion | Yes | R1,000,000.00  |  |
| Theft is subject to Forcible & Violent Entry into/Exist | Yes | R0.00  |  |
| Towing | Yes | R10,000.00  |  |
| Third party liability | Yes | R2,500,000.00  |  |
| Passenger Liability | Yes | R2,500,000.00  |  |
| Unauthorized Passenger Liability | Yes | R2,500,000.00  |  |
| Windscreen | Yes | R0.00  |  |
| Wreckage Removal Limit | Yes | R1,000.00  |  |
| Contingent Liability | Yes | R2,500,000.00  |  |
| Parking Facilities & Movement of Third Party Vehicles | Yes | R2,500,000.00  |  |
| Fire Extinguishing Charges | Yes | R10,000.00  |  |

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| **SCHEDULE OF DEDUCTIBLES**  | **PROPOSED SCHEDULE OF DEDUCTIBLES**  |
| Basic Excess(Sliding Scale based on Claim Value):1. Claim/s amount between R0 and R200 000 : 10% of Claim, Minimum R5 0002. Claim/s amount between R200 001 and R400 000 : 10% of Claim, Minimum R7 5003. Claim amount between R400 001 and R750 000 : 10% of Claim, Minimum R10 0004. Claim amount of R750 000 and above : High Value Vehicle Excess Applicable |  |
| Windscreen: 25% of the claim Minimum R750.00Glass: 10% of the ClaimsTrailers: 5% of the claim Minimum R1 500.00Theft / Hijack: 10% of the claim |  |

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| 1. **TOTAL PREMIUM MOTOR FLEET :**
2. **Premium for Year 1 (All-inclusive premium In Rands)**
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1. **TRAVEL INSURANCE- ESTIMATED TRAVEL DAYS 82**

 **COVER SUMMARY**

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| **Schedule of Benefits** | **Advanced** | **Excess** |
|  **Non Pre - Existing Emergency Medical** | **R 100,000,000** | **R500** |
| War and Terrorism | Included in emergency medicalcover | Zero |
| Medical Evacuation; Transportation and Repatriation | Included in emergency medicalcover | Zero |
| Burial or Cremation or Return of Mortal Remains | Included in emergency medicalcover | Zero |
| Compassionate Overseas Visit | Included in emergency medicalcover | Zero |
| Alternative Employee or Resumption of Assignment | Included in emergency medicalcover | Zero |
| Sub-limit: In-Hospital Cash Benefit | R 10,000 (R500 per day) | Zero |
|  **Pre - Existing Emergency Medical** | **R 2,000,000** | **R500** |
| Medical Evacuation; Transportation and Repatriation | Included in pre-existing emergencymedical cover | Zero |
| Burial or Cremation or Return of Mortal Remains | Included in pre-existing emergencymedical cover | Zero |
| Compassionate Overseas Visit | Included in pre-existing emergencymedical cover | Zero |
|  Search And Rescue Extention | R 150,000 | Zero |
|  Accidental Death and Disability | R 1,500,000 | R 500 |
|  Hijack and Hostage or Wrongful Detention Inconvenience | R 100,000 (R 1,000 per day) | Zero |
|  Motor Hijack | R 1,500,000 | R 500 |
|  Carrier accumulation limit | R 100,000,000 | Zero |
|  Section Limit | R 50,000 | R 500 |
|  Sub-limit: Baggage Theft or Damage | R10,000 | R 500 |
|  Sub-limit: Baggage Delay | R10,000 | 6 Hours |
|  Sub-limit: Money, Credit Cards, Traveller's Cheques and Passports | R10,000 | R 500 |
|  Sub-limit: Any One Article, Pair or Set of Articles | R 3,500 | R 500 |
|  Sub-limit: Cell Phones | R 3,000 | R 500 |
|  Sub-limit: Contact Lenses, Prescription Spectacles or Sunglasses | R 2,500 | R 500 |
|  Sub-limit: Trade Samples | R 10,000 | R 500 |
|  Delayed departure of a public conveyance | R 10,000 | 6 Hours |
|  Travel Missed Connection | R 40,000 | R 500 |
|  Natural Disaster or Political Evacuation | R 20,000(aggregate limit of R2,000,000 per event) | Zero |
|  Section Limit | R 25,000,000 | R 1,000 |
|  Legal Expenses | Included in personal liability cover | R 1,000 |
|  Car Rental Excess Waiver | Included in personal liability cover | R 1,000 |

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| **SECTION E (Cancellation and Curtailment)** |  |
|  Section Limit | R 70,000 | R 500 |
|  Sub-limit: Visa Security | R 30,000 | Zero |
|  Natural Disaster or Political Evacuation | R 20,000(aggregate limit of R2,000,000 per event) | Zero |
| **SECTION F (End Supplier Insolvency)** |  |
|  Section Limit | R 25,000 | Zero |
| **SECTION G (Sports and Activities)** |  |
|  Medical Cover | Included in emergency medicalcover | R 500 |
|  Loss or Damage to Equipment | Included in baggage cover | R 500 |
| **Automatic Duty of Care Assistance Services** |
| **Medical Assistance** | **Travel Assistance** |  |
| Access to a global network of medical providers for medical care in the location of the traveller and medical evacuation | Inoculation and visa requirement information |  |
| Outpatient and in-hospital medical assistance | Emergency Interpreting assistance |  |
| Medical provider search & referral | Lost luggage and lost passport assistance |  |
| Medical translation service | Legal and Embassy Referral assistance |  |
| Delivery of essential medicine | Arrangement of appointment with lawyers |  |
| Arrangement of hospital admission | Emergency document delivery |  |
| Medical monitoring during & after hospitalisation | Arrangement of bail bond |  |
| Emergency medical evacuation / repatriation |  |  |
| Return of mortal remains |  |  |
| Return of dependent children |  |  |
| Arrangement of compassionate visit |  |  |
| Arrangement of return of minor children |  |  |
| Arrangement of accommodation |  |  |
| Telephonic Medical and Travel Advice (24/7) |  |  |

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| **TOTAL TRAVEL INSURANCE COVER****Year 1 (All-inclusive premium In Rands)** |  |

1. **GROUP PERSONAL ACCIDENT / STATED BENEFITS**

**COVER SUMMARY:**

**Schedule of Benefits**

|  |  |  |
| --- | --- | --- |
| **Category**  | **Definition of Insured Person**  | **Operative Time**  |
| Category 1  | All Technical Staff of the Insured  | 24 Hours  |
| Category 2  | Board Members  | 24 Hours  |

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| **Category**  | **Accidental Death**  | **Permanent Total Disability**  | **Temporary Total Disability**  | **Accident Medical Expenses**  |
| Category 1  | 1 X Annual Earnings  | Such % of 2 XAnnual Earnings as specified for the particular Disability | N/A  | R 104,260  |
| Category 2  | R500,000  | R500,000  | N/A  | R25,000  |

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| **Policy Excesses**  |
| Temporary Total Disablement  | 7 consecutive Days  |
| Accident Medical Expenses  | The first R350 of each and every claim  |

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|  |  | **Policy Limits**  |  |
| Any One Life Limit (AOL)  | R 20,000,000  |  | Any One Event Accumulation Limit  | R 100,000,000  |

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| **Policy Extensions – Category 1**  |  |
| Additional death benefit  |  | R 20,000  |
| Repatriation  |  | R 25,000  |
| Mobility  |  | R 10,000  |

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| **Policy Extensions – Category 2**  |  |
| Additional death benefit  |  | R 20,000  |
| Repatriation  |  | R 35,500  |
| Mobility  |  | R 35,500  |
| Relocation Costs  |  | R 35,500  |

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| **TOTAL GROUP PERSONAL ACCIDENT COVER****Year 1 (All-inclusive premium In Rands)** |  |

1. **PUBLIC LIABILITY AND EMPLOYERS LIABILITY**

**COVER SUMMARY**

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| **SCHEDULE OF LIMITS OF INDEMNITY AND DEDUCTIBLE** | **PROPOSED SCHEDULE OF LIMITS OF INDEMNITY AND DEDUCTIBLE** |
| **Section**  |  | **Limit of Indemnity**  | **Deductible** **Each and Every Occurrence**  | **Limit of Indemnity** | **Deductible** **Each and Every Occurrence** |
| **Each and Every Occurrence**  | **Annual Aggregate**  | **Each and Every Occurrence**  | **Annual Aggregate**  |
| General Liability  | R 5 000 000  | Not Applicable  | R 50 000 but 10% of claim minimum R 150 000 in respect of Spread of Fire, fire or explosion  |  |  |  |
| Employers’ Liability (RSA Employees Only) Employees to Employees  | R 5 000 000  Included  | Not Applicable  Included  | Nil  Nil  |  |  |  |
| Statutory Legal Defence Costs  | R 2 500 000  | Not Applicable  | Nil  |  |  |  |
| Wrongful Arrest/Defamation  | R 2 500 000  | Not Applicable  | Nil  |  |  |  |
| Excess of Loss: Third Party Motor Liability (RSA only)  |  R 5 000 000  |  Not Applicable  |  R 5 000 000  |  |  |  |
| Claims Preparations Costs  | R 1 000 000  | Not Applicable  | Not Applicable  |  |  |  |

  **Retro-active date 9 October 2019 Proposed Retro-active date**

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| **TOTAL PUBLIC LIABILITY COVER****Year 1 (All-inclusive premium In Rands)** |  |

1. **PROFESSIONAL INDEMNITY**

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| **Cover** | **Limit** | **Deductible** | **Proposed** **Limit** | **Proposed Deductible** |
| Professional Indemnity | R20,000,000 | R250,000 |  |  |
| **Extensions**  |  |  |  |  |
| Defamation | R1,000,000 | R 10,000 |  |  |
| Liability following Employees Dishonesty | R 2,000,000 | R 20,000 |  |  |
| Loss of Documents  | R 250,000 | R 2,500 |  |  |
| Statutory Legal Defence Costs | R2,500,000 | R 10,000 |  |  |
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| **Retro-active Dates:** R 10 000 000 - 01 March 2020 - Professional Indemnity R 20 000 000 - 01 March 2021 - Professional Indemnity and General Public Liability  |  |

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| **TOTAL PROFESSIONAL INDEMNITY** **Year 1 (All-inclusive premium In Rands)** |  |

1. **DIRECTORS AND OFFICERS LIABILITY**

**COVER SUMMARY**

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| **Cover** | **Limit** | **Deductible** | **Proposed** **Limit** | **Proposed Deductible** |
| Professional Indemnity | R10,000,000 | 1% of claim min R50,000 |  |  |
| **Extensions**  |  |  |  |  |
| Bodily injury and Property Damage | R1,000,000 | R 10,000 |  |  |
| Defemation | R1,000,000 | R 5,000 |  |  |
| Statutory Legal Defence Costs | R2,500,000 | R 10,000 |  |  |
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| **TOTAL DIRECTORS AND OFFICERS LIABILITY COVER****Year 1 (All-inclusive premium In Rands)** |  |

1. **CYBER LIABILITY**

**COVER SUMMARY**

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| --- | --- |
|  **Risk Information**  |  |
| Retroactive Date  | 28 April 2021  |
| Pending or Prior Litigation Date  | 28 April 2021  |

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| **Basis of Limit**  | Annual Aggregate  |
| **Basis of Deductible**  | Each and Every Claim  |

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| **Sections of Coverage**  |  |  | **Proposed** | **Proposed** |
| **Section Name**  | **Limit of Indemnity**  | **Deductible**  | **Limit of Indemnity** | **Deductible**  |
| Cyber Liability  | R 20 000 000  | R 250 000  |  |  |
| Crisis Management and Notification Expenses  | R 20 000 000  | R 250 000  |  |  |
| First Party Expenses  | R 20 000 000  | R 250 000  |  |  |
| Loss of Business Income  | R 20 000 000  |  12 Hours  |  |  |
| Cyber Extortion  | R 20 000 000  | R 250 000  |  |  |
| Digital Media Liability  | R 20 000 000  | R 250 000  |  |  |
|  |  |  |  |  |

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| **TOTAL CYBER LIABILITY COVER****Year 1 (All-inclusive premium In Rands)** |  |

**BROKERS FEES**

Quote of Brokers Fees for the provision of services, amount including VAT.

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| --- | --- | --- |
| **PERIOD** | **CPI RATE OF INCREASE** | **AMOUNT INCLUDING VAT @ 15%** |
| Year 1 | - |  |
| Year 2 | 6% |  |
| Year 3 | 6% |  |
| **TOTAL QUOTE OF THE BROKERS FEE FOR THREE (3 )YEARS**  |  |
| **Note:** The brokerage service fee must include costs covering all related short-term insurance brokerage services such as, but not limited to, placement, maintenance and administration of the insurance portfolioFor comparative purposes, all bidders must use 6% as their rate of increase for year 2 and 3.**NB: The bidder is expected to provide the total bid price based on total premium and brokers fees.**  |
|  | **AMOUNT INCLUDING VAT @ 15%** |
| 1. **TOTAL PREMIUM QUOTE YEAR 1**
 |  |
| 1. **BROKERS FEES FOR YEAR 1**
 |  |
| **TOTAL BID PRICE FOR ONE (1) YEAR** |  |

**Note:**

1. **Specify exceptions where applicable**
2. **Specify excesses where applicable**
3. **SASRIA levies to be included where applicable**