

Amended Rates (01/01/2010)

Type	Rate Code	ANNUAL RATES		MONTHLY RATES		
		Rate	Min Prem	Rate	Min Prem	
Fire - Domestic	F1	0.0036%	R 50	0.00036%	R 5.00	
Fire - Commercial	F2	0.0144%	R 50	0.00144%	R 5.00	
Fire - Trains	F2	Refer to Sasria				
Fire - Excess of Loss a) Category 1: All other risks not mentioned in category 2 b) Category 2: Airports, Telkom, International Hotels, World Cup Stadia, Shopping Malls, Parastatals, Municipalities, Mines and Public Utilities	FE3	0.0080%	N/A	N/A		
24 Months Indemnity Period = Above rates Plus 25%						
Money (Calculated on underlying policy premium)	MON	0.720%	R 50	0.072%	R 5.00	
Goods In Transit & Marine Cargo <u>Marine</u> a) Marine Cargo & Goods in Transit (Applied to the annual carry or sum insured declared against the Marine/Transit policy) b) Storage at final w/house or depot (Applied to the aggregate stock limits applicable to each premises as per the underlying policy) c) Estimated Gross Annual Turnover (Policies on which premiums are calculated on estimated gross annual sales turnover e.g stock Throughput. Applied to the estimated and adjusted gross sales turnover) d) Stock and Storage Limits (Applied to aggregate stock and storage limits applicable to each premises as per the underlying policy)	GIT	With *RSCC 0.00072% n/a 0.00060% n/a	Without *RSCC 0.00144% 0.0144% 0.0012% 0.0144%	R 50	With *RSCC 0.000072% n/a 0.00006% n/a	Without *RSCC 0.000144% 0.00144% 0.00012% 0.00144%
				R 5.00		

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		Rate		Min Prem	Rate		Min Prem
Goods In Transit & Marine Cargo	GIT	WITH *RSCC	WITHOUT *RSCC	R 50	WITH *RSCC	WITHOUT *RSCC	R 5.00
<u>Marine</u>							
e) Haulage Fees / Earnings (Applied to the estimated and adjusted fees/earnings)		0.0072%	0.0144%		0.00072%	0.00144%	
f) Fixed & Non-adjustable Underlying Policy Premiums (applied to U/L premium)		0.612%	1.224%		0.612%	1.224%	
g) Deliberate Storage – including bonded warehousing and stock piling) en route to final warehouse of export. (Applied to values declared or on the aggregated limits applicable to each premises per underlying policy)		n/a	0.00144% per month or part thereof		n/a	n/a	
<u>Hull</u>							
a) Pleasure Craft		0.0053%	0.0108%		0.00053%	0.00108%	
b) Commercial Vessels		0.0072%	0.0144%		0.00072%	0.00144%	
c) Builders Risk		0.0061%	0.0122%		0.00061%	0.00122%	
d) Single Bouy Moorings		0.0072%	0.0144%		0.00072%	0.00144%	
*RSCC = Institute Riot and Strike		*RSCC = Institute Riot and Strike Clause					
Type	Rate Code	ANNUAL RATES			MONTHLY RATES		
		Rate		Min Prem	Rate		Min Prem
Motor							
1) Cars (Primary use: Dom/Private)	M1	R 20.00		R 20.00	R 2.00		R 2.00
2) Goods Vehicles	M2	R 45.00		R 45.00	R 4.50		R 4.50
3) Taxis	M3	R 45.00		R 45.00	R 4.50		R 4.50
4) Motor Ferries & Traders	M4	0.0086%		R 100.00	0.00086%		R 10.00
5) Buses	M5	0.500%		R 200.00	0.0300%		R 20.00
6) Mobile plant	M6	0.050%		R 200.00	0.0050%		R 20.00
7) BRT	M7	Refer to Sasria					

		ANNUAL RATES		MONTHLY RATES	
Type	Rate Code	Rate	Min Prem	Rate	Min Prem
Reinstatement - Motor Vehicles (Depots)	F1/F2	0.050%	R 200	0.0050%	R 20.00
Contract Works / Construction Plant	CW			N/A	N/A
<u>Contract Works</u> a) On Works		0.0072%	R 50 Domestic R 500 All Other		
<u>Construction Plant</u> a) On Value b) On Fees (C.P.H.A. Contracts)		0.036% 0.122%	R 50 R 50		
Standing Charges (SC) / Working Expenses (WE)				Minimum Annual Premium R50.00 Minimum Monthly Premium R5.00	
Advance Standing Charges (ASC)					
	<u>Domestic (SC1)</u>			<u>Commercial (SC2)</u>	
Indemnity Period		Annual rates	Monthly rates	Indemnity Period	Annual rates Monthly rates
12 MONTHS		0.0036%	0.00036%	12 MONTHS	0.0634% 0.00634%
15 MONTHS		0.0031%	0.00031%	15 MONTHS	0.0605% 0.00605%
18 MONTHS		0.0029%	0.00029%	18 MONTHS	0.0576% 0.00576%
24 MONTHS		0.0022%	0.00022%	24 MONTHS	0.0547% 0.00547%
30 MONTHS		0.0016%	0.00016%	30 MONTHS	0.0518% 0.00518%
36 MONTHS		0.0012%	0.00012%	36 MONTHS	0.0490% 0.00490%
48 MONTHS		0.0007%	0.00007%	48 MONTHS	0.0461% 0.00461%
				60 MONTHS	0.0432% 0.00432%
Additional Increase in Cost of Working				Above rates PLUS 50%	
Full Business Interruption	BI	Refer to Sasria			

NB:

1) Monthly premium rates are one tenth of the Annual rates

2) Excess of Loss Fire policy in excess of R500,000,000 coupon

3) Excess of Loss Fire rate is a combined rate for Material Damage, Standing Charges/Working Expense, Advanced

Standing Charges, and Additional Increase in Cost of Working for full R1 billion limit and 12 months indemnity period

4) First Loss Scale

% of Loss Limit	% Total Premium
10%	60%
20%	70%
30%	78%
40%	82%
50%	85%
60%	87%
70%	89%
80%	92%
90%	96%
100%	100%