

**ANNEXURE 27 (01/01/2003)**

Type	Rate Cat	ANNUAL RATES		MONTHLY RATES			
		Rate	Min Prem	Rate	Min Prem		
<b>Fire - Domestic</b>	F1	0.0030%	R25	0.0003%	R2.50		
<b>Fire - Commercial</b>	F2	0.0120%	R25	0.0012%	R2.50		
<b>Standing Charges – Domestic</b> (12 Months I.P.) – For Indemnity Periods in excess of 12 Months see page 2 of schedule	SC1	0.0030%	R25	0.0003%	R2.50		
<b>Standing Charges – Commercial</b> (12 Months I.P.) – For Indemnity Periods in excess of 12 Months see page 2 of schedule	SC 2	0.0528%	R25	0.00528%	R2.50		
<b>Money</b> (Calculated on underlying policy annual / monthly premium)	MON	0.6000%	R25	0.6000%	R2.50		
<b>Goods In Transit &amp; Marine Cargo</b>	GIT	<b>WITH *RSCC</b>	<b>WITHOUT *RSCC</b>	R25	<b>WITH *RSCC</b>	<b>WITHOUT *RSCC</b>	R2.50
<b>Marine</b>							
a) Marine Cargo & Goods in Transit		0.0006%	0.0012%		0.00006%	0.00012%	
b) Storage at final w/house or depot		n/a	0.0120%		n/a	0.00120%	
c) Estimated Gross Annual Turnover (Stock Throughput)		0.0005%	0.0010%		0.00005%	0.00010%	
d) Stock and Storage Limits		n/a	0.0120%		n/a	0.00120%	
e) Haulage Fees / Earnings		0.0060%	0.0120%		0.00060%	0.00120%	
f) Fixed & Non-adjustable Underlying Policy Premiums (applied to U/L annual / monthly premium)		0.5100%	1.0200%		0.5100%	1.0200%	
g) Deliberate Storage (Monthly Rate)		n/a	0.0012%		n/a	n/a	
<b>Hull</b>							
a) Pleasure Craft		0.0044%	0.0090%		0.00044%	0.00090%	
b) Commercial Vessels		0.0060%	0.0120%		0.00060%	0.00120%	
c) Builders Risk		0.0051%	0.0102%		0.00051%	0.00102%	
d) Single Bouy Moorings		0.0060%	0.0120%		0.00060%	0.00120%	

**SCHEDULE OF RATES PAGE 2 (01/01/2003)**

Type	Rate Cat	ANNUAL RATES		MONTHLY RATES	
		Rate	Min Prem	Rate	Min Prem
<b>Motor</b>					
a) Cars (Primary use: Dom/Private)	M1	R18.00	R18.00	R1.80	R1.80
b) Goods Vehicles	M2	R35.00	R35.00	R3.50	R3.50
c) Large Taxis	M3	R35.00	R35.00	R3.50	R3.50
d) Motor Ferries & Traders	M4	0.0072%	R80.00	.00072%	R8.00
e) Buses	M5	0.3000%	R55.00	.03000%	R5.50
<b>Contract Works / Construction Plant</b>	CW		R25 Dom	N/A	N/A
<b>Contract Works</b>					
a) On Works		0.0060%	R250 All Other		
<b>Construction Plant</b>					
a) On Value		0.0300%	R25		
b) On Fees (C.P.H.A. Contracts)		0.1020%	R25		
<b>Other Rates</b>					
a) Reinstatement - Motor Vehicles (Depots)	F1/F2	0.0300%	R25	0.00300%	R2.50

<b>Standing Charges (SC) / Working Expenses (WE) Advance Standing Charges (ASC)</b>			<b>Minimum Annual Premium R25.00</b>	<b>Minimum Monthly Premium R2.50</b>	
<u>Domestic (SC1)</u>			<u>Commercial (SC2)</u>		
<u>Indemnity Period</u>					
	<b>ANNUAL RATES</b>	<b>MONTHLY RATES</b>		<b>ANNUAL RATES</b>	<b>MONTHLY RTES</b>
12 MONTHS	0.0030%	0.00030%	12 MONTHS	0.0528%	0.00528%
15 MONTHS	0.0026%	0.00026%	15 MONTHS	0.0504%	0.00504%
18 MONTHS	0.0024%	0.00024%	18 MONTHS	0.0480%	0.00480%
24 MONTHS	0.0018%	0.00018%	24 MONTHS	0.0456%	0.00456%
30 MONTHS	0.0013%	0.00013%	30 MONTHS	0.0432%	0.00432%
36 MONTHS	0.0010%	0.00010%	36 MONTHS	0.0408%	0.00408%
48 MONTHS	0.0006%	0.00006%	48 MONTHS	0.0384%	0.00384%
			60 MONTHS	0.0360%	0.00360%
<b>Additional Increase in Cost of Working</b>			Above rates <b>PLUS</b> 50%		

b) \*RSCC = INSTITUTE RIOT AND STRIKE CLAUSES