

Amended Rates (01/02/2011)						
		ANNUAL RATES			MONTHLY RATES	
Type	Rate Code	Rate	Min Prem	Rate	Min Prem	
Fire - Domestic	F1	0.0036%	R 30	0.00036%	R 3.00	
Fire - Commercial	F2	0.0144%	R 50	0.00144%	R 5.00	
Fire-Trains / Rolling stock	F2	Refer to Sasria				
Fire - Sasria Wrap / Excess of Loss	FE3	Refer to Sasria				
Standing Charges / Working Expenses	SC / WE			Minimum Annual Premium	R50.00	
Advance Standing Charges	ASC			Minimum Monthly Premium	R5.00	
		<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%		
Money (Calculated on underlying policy premium)	MON	0.720%	R 50	0.7200%	R 5.00	
Goods In Transit & Marine Cargo	GIT	With *RSCC	Without *RSCC	R 50	With *RSCC	Without *RSCC
<u>Marine</u>						R 5.00
a) Marine Cargo & Goods in Transit (Applied to the annual carry or sum insured declared against the Marine/Transit policy)		0.00072%	0.00144%		0.000072%	0.000144%
b) Storage at final w/house or depot (Applied to the aggregate stock limits applicable to each premises as per the underlying policy)		n/a	0.0144%		n/a	0.00144%
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)		0.00060%	0.0012%		0.00006%	0.00012%
d) Stock and Storage Limits (Applied to aggregate stock and storage limits applicable to each premises as per the underlying policy)		n/a	0.0144%		n/a	0.00144%

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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 Clause							
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Type	Rate Code	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	0.400%		R 200.00	0.0400%		R 20.00
6) Mobile plant	M6	0.036%		R 200.00	0.00360%		R 20.00
7) BRT	M8	Refer to Sasria					
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Type	Rate Code	Rate		Min Prem	Rate		Min Prem
Reinstatement - Motor Vehicle (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		0.036%		R 50			
b) On Fees (C.P.H.A. Contracts)		0.122%		R 50			

NB:

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

2) All Sasria Wrap/ Excess of Loss quotes request and other Sasria referral business must be submitted to Sasria.