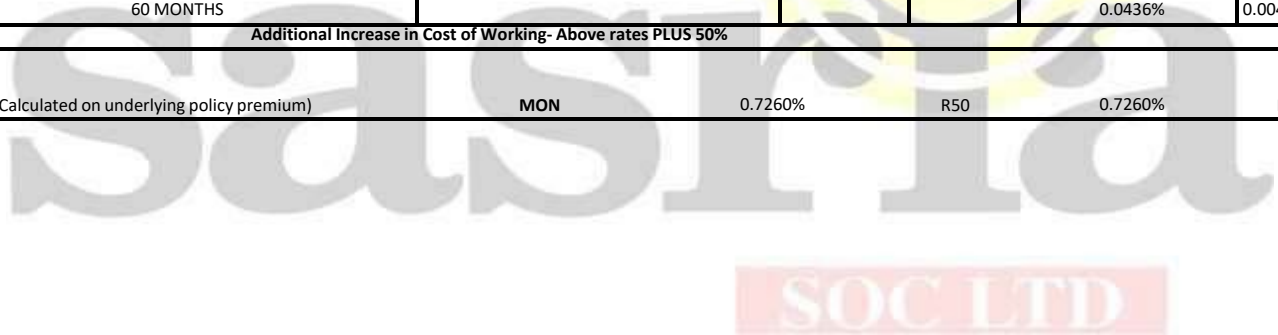


**Updated Rates Schedule  
2022/08/01**

Type	Rate Code	ANNUAL RATES		MONTHLY RATES	
		Rate	Min Prem	Rate	Min Prem
Fire - Domestic	F1	0.00363%	30	0.000363%	R3.00
Tertiary Institutions	F1(T)	0.00436%	30	0.000436%	R3.00
Fire - Commercial	F2	0,029058%	500	0,002906%	R50.00
Fire - Commercial (Office)	F2(O)	0,020880%	R500	0,002088%	R50.00
Municipalities	Mun	0,029580%	R500	0,002958%	R50.00
Fire-Trains / Rolling stock	F2	Refer to Sasria			
Fire - Sasria Wrap / Excess of Loss	FE3	Refer to Sasria			
Fire - SME	F4	R 10 000 - R 500 000 R 500 001 - R 1 000 000 R 1 000 000 - R 1 500 000 R 1 500 000 - R 2 000 000	R 50 R100 R 150 R200		R5 R10 R15 R20
Standing Charges/ Working Expenses/Net Profit/Gross Profit/Revenue	SC/WE/NP/GP/RE	Minimum Annual Premium R50.00 Minimum Monthly Premium R5.00			
Advance Standing Charges	ASC	Domestic Annual rates Monthly rates		Commercial Annual rates Monthly rates	
Indemnity Period					
12 MONTHS		0.00363%	0.000363%	0.0640%	0.00640%
15 MONTHS		0.00313%	0.000313%	0.0610%	0.00610%
18 MONTHS		0.00293%	0.000293%	0.0581%	0.00581%
24 MONTHS		0.00222%	0.000222%	0.0552%	0.00552%
30 MONTHS		0.00161%	0.000161%	0.0523%	0.00523%
36 MONTHS		0.00121%	0.000121%	0.0494%	0.00494%
48 MONTHS		0.000706%	0.0000706%	0.0465%	0.00465%
60 MONTHS				0.0436%	0.00436%
Additional Increase in Cost of Working- Above rates PLUS 50%					
Money (Calculated on underlying policy premium)	MON	0.7260%	R50	0.7260%	R 5.00



Goods In Transit & Marine Cargo	GIT	Annual			Monthly		
		Rate		Min Prem	Rate		Min Prem
		With RSCC	Without RSCC	R500	With RSCC	Without RSCC	R50
<b>Marine</b>							
a) Marine cargo and goods in transit (Applied to the annual carry or sum insured declared against the marine/Transit policy)		0,001044%	0,002088%		0,000104%	0,0002088%	
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	0,020880%		n/a	0,0020880%	
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)		0,000871%	0,001742%		0,000087%	0,0001742%	
d) Stock and storage Limits. (applied to aggregate stock and storage limits applicable to each premises as per the underlying policy)		n/a	0,020880%		n/a	0,0020880%	
e) Haulage fee /Earnings. (Applied to the estimated and adjusted fees/earnings)		0,010440%	0,020880%		0,001044%	0,0020880%	
f) Fixed & non-adjustable underlying policy premiums.(Applied to U/L Premium)		0,885600%	1,771200%		0,885600%	1,7712000%	
g) Deliberate storage - including bonded warehousing and stock pulling. Enroute to final warehouse of export. (Applied to values declared or on the aggregated limits applicable to each premises per underlying policy)		n/a	0,002088%		n/a	n/a	
<b>Hull</b>							
a) Pleasure craft		0,007848%	0,015696%		0,000785%	0,0015696%	
b) Commercial vessels		0,010440%	0,020880%		0,001044%	0,0020880%	
c) Builders risk		0,008856%	0,017712%		0,000886%	0,0017712%	
d) Single Buoy Moorings		0,010440%	0,020880%		0,001044%	0,0020880%	
<b>RSCC = Institute Riot and Strike Clause</b>							
		Annual rates		Monthly rates			
<b>Type</b>	<b>Rate Code</b>	<b>Rate</b>	<b>Min Prem</b>	<b>Rate</b>	<b>Min Prem</b>		
<b>Motor</b>							
1) Cars (private use: Dom/Private)	M1	R 20.18	R 20.18	R 2.02	R 2.02		
2) Agricultural vehicles	A1	0,0060%	R 60.00	0,00060%	R 6.00		
3) Light Commercial Vehicles (3500kg GVM or less)	M2	0,070621%	R 45.39	0,007062%	R 4.54		
4) Taxis	M3	0,021297%	R 45.39	0,002130%	R 4.54		
5) Motor Ferries & traders	M4	0,00868%	R 100.00	0,000868%	R 10.00		
6) Buses	M5	0,564987%	R 2000.00	0,056499%	R 200.00		
7) Mobile Plant	M6	0,056628%	R500.00	0,005663%	R50.00		
8) BRT	M7	Refer to Sasria					
Heavy Commercial Vehicles (above 3500kg GVM)	M8	0,345057%	R54.47	0,034506%	R5.45		
		Annual rates		Monthly Rates			
<b>Type</b>	<b>Rate Code</b>	<b>Rate</b>	<b>Min Prem</b>	<b>Rate</b>	<b>Min Prem</b>		
Reinstatement - Motor Vehicle (Depots)	F1/F2	0,06048%	R500	0,006048%	R50		
<b>Contract Works / Construction Plant</b>	<b>CW</b>			<b>N/A</b>	<b>N/A</b>		
Contract Works							
a) On Works		0,011326%	R50-Domestic R500 All Other	0,001133%	R50.00		
Construction Plant							
a) On Value		0,056628%	R500	0,005663%	R50.00		
b) On Fees (C.P.H.A. Contracts)		0,191880%		0,019188%			