

COUNCIL FOR SCIENTIFIC AND INDUSTRIAL RESEARCH (CSIR)

EXECUTIVE INSURANCE SUMMARY FOR THE PERIOD 1 APRIL 2017 TO 31 MARCH 2018

INSURANCE CLASS	COVER	INSURED PROPERTY/ EVENTS	SUM INSURED / INDEMNITY LIMIT	DEDUCTIBLES	REMARKS
1. ASSETS ALL RISKS POLICY	<p>Territorial limits: RSA, Namibia, Botswana, Lesotho, Swaziland, Zimbabwe, Zambia, Malawi, Mozambique and Angola but worldwide i.r.o.</p> <ul style="list-style-type: none"> - Insured Property accompanied by the Insured's directors, partners or employees or their families while on the Insured's business - Money, Documents - Insured Property temporarily abroad for the purpose of maintenance, refurbishment, repair or storage - Direct customers and direct suppliers - Port plockage 				<p>All sums insured / Limits / Deductibles are exclusive of VAT</p> <p>Inner Deductibles are VAT Neutral</p> <p>Aggregate deductible: R1 500 000 VAT inclusive</p>
GENERAL CLAIMS PREPARATION COSTS	Costs and expenses incurred to substantiate the amount of any claim		R 1 000 000	R NIL	Combined Property Damage / Business Interruption)
IMPORT SURCHARGE	Import surcharged levied in terms of any customs and excise legislation, and the amount payable shall be the actual import surcharge incurred in replacement of property following Damage.		R 20 000 000	R NIL	
SECTION A – PROPERTY DAMAGE					
1.1 Fire and Allied Perils	Consisting of fire, spontaneous combustion, spontaneous fermentation, spontaneous charring, spontaneous heating, lightning, thunderbolt, explosion, implosion (other than damage to the vessel itself in which the explosion occurs), earthquake / earth tremor, volcanic eruption, Special Perils (as defined)	<p>(a) Malicious damage caused by thieves (including any other loss or damage caused by thieves not otherwise insured under Theft)</p> <p>(b) Riot and Strike</p> <p>(c) All other property as follows (day 1): Declared Value : R8 610 562 046</p>	<p>R 10 000 000 Combined with Business Interruption</p> <p>R 5 000 000 Combined with Business Interruption</p> <p>R 1 500 000 000 Combined with Business Interruption</p>	<p>R 21 929.82</p> <p>R 21 929.82</p> <p>R 21 929.82</p>	<p>No cover i.r.o. subsidence and landslip (not applicable to Money)</p> <p>NOTE: One helicopter with remote control and camera equipment installed in it is stationary at the Insured's premises. Value included in declared value.</p>

INSURANCE CLASS	COVER	INSURED PROPERTY/ EVENTS	SUM INSURED / INDEMNITY LIMIT	DEDUCTIBLES	REMARKS
1.2 Theft (per business unit)), Malicious Damage (as defined), Riot and Strike (as defined), Malicious damage caused by thieves, subsidence or landslip and the acts of authorities in dealing with any of the foregoing. <i>Special Perils shall mean storm, wind, water, hail or snow, aircraft, other aerial devices or articles dropped therefrom, impact by animals or vehicles, including railway locomotives, rolling stock or articles dropped therefrom, satellite dishes or antennae, falling trees or parts thereof, accidental discharge or leakage from tanks, pipes, apparatus or fire extinguishing equipment which shall include loss of or damage to such items and their contents</i> Theft or any attempt thereat	All property as per 1.1 above	R 15 000 000 Combined with Business Interruption R 20 000	R 21 929.82 Combined with Business Interruption	
1.3 Accidental Damage	Accidental physical loss, destruction or damage by any cause insured in terms of this section other than as described under 1.1	All property as per 1.1 above	R 50 000 000 Combined with Business Interruption	R 21 929.82 Combined with Business Interruption	
1.4 Money* *Loss or damage excluded: Fraud or dishonesty by employees unless discovered within 14 days	All risks of loss or damage to money (as defined in the Policy) unless otherwise specified	Crossed cheques Any other money	R 5 000 000 R 250 000 Combined with Business Interruption	R 21 929.82 R 21 929.82	
1.5 Property in Transit Cover includes removal of debris and site clearance costs	Loss or damage in transit (<i>transit shall mean the relocation of insured property other than by sea, within the territorial limits including loading, unloading, and storage and deviations en route unless otherwise specially insured for such transit</i>)	Only lap tops and similar portable electronic Equipment and Audio Visual Equipment and Cameras	R 100 000 Combined with Business Interruption	R3 070.17 Lap Tops and similar equipment R4 385.96 cameras audio visual equipment All Other R21 929.82	NOTE: Cover is extended to include electric bicycles, two wheeled self propelled stand up and ride cycles and normal pedal cycles
1.6 Accidental contamination and co-mining of product			R 1 000 000 Combined with Business Interruption	R NIL	
1.7 Professional Fees	Professional fees (for estimates, plans, specifications, quantities, tenders and supervision) necessarily incurred in the reinstatement or replacement of Insured Property following damage		R 100 000 000	R NIL	

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1.8 Fire Protection System Updating	Additional costs and expenses incurred where, following damage thereto, it is a legal or statutory requirement for CSIR to update or replace their automatic fire protection system (including undamaged portions thereof) with a more modern design system		R 5 000 000	R NIL	
1.9 Clearance Costs (Other)	Costs necessarily incurred by CSIR in demolishing or dismantling Insured Property and in removing debris from the site and providing, erecting and maintaining any hoarding required during such demolition, shoring up or propping and site clearance operations following damage		R 30 000 000	R NIL	
1.10 Clearance Costs (No Damage to Property Insured)	Costs and Expenses necessarily incurred in removing silt, water or debris from or within the vicinity of any premises owned or used by CSIR in connection with the business in order to regain access to, or to restore original working conditions to, such premises or site		R 30 000 000	R NIL	
1.11 Reconstitution of Data	Costs necessarily incurred in the reconstruction / recompilation of data and programmes (recorded on data carrying media) lost a result of damage or accidental erasure		R 40 000 000	R NIL	
1.12 Rent Receivable			25% of the Declared Value of the affected Property	R NIL	
1.13 Personal property of employees	Loss or damage whilst on the Insured's business (limited to travel outside the borders of RSA)	Employees personal effects - Whilst on the Insured's business	R 50 000 per person	R 2 192.98	
1.14 Motor Vehicle Difference in Value	Difference between retail value and new replacement cost in the event of total loss or constructive total loss following Fire and Allied Perils (excluding impact damage)	CSIR fleet vehicles whilst parked in a recognised holding area	R 10 000 000	R 25 000	
1.15 Assault		- Capital - Medical	R 20 000 R 5 000	R NIL R NIL	

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SECTION B – ENGINEERING					
Declared Value: R2 797 542 365	Sudden and unforeseen physical damage to Insured Property which manifests itself during the period of insurance from any cause not hereinafter excluded whilst the Insured Property is: - operating or at rest - being dismantled, removed, repositioned, cleaned, inspected, repaired or overhauled including subsequent re-erection anywhere within the Territorial Limits - temporarily removed from CSIR's premises (including loading and unloading) in transit, storage en route, to or from any other location for the purpose of overhaul, repair or maintenance anywhere in the world	All Plant, machinery (including electronic equipment forming an integral part thereof), locomotives, electronic equipment, ancillary equipment, foundations and brickwork, owned by or leased to CSIR or for which CSIR is responsible or for which CSIR agreed to arrange insurance	R 100 000 000 Combined with Business Interruption	R 21 929.82	
1.27 Spoilage of Product / Stock	Spoilage of product / stock (including packaging) as a direct result of a Defined Event including the cot of destruction on the grounds of health hazard or any rder of government or local authority		R 25 000 000	R 21 929.82	
1.28 Professional Fees	Professional fees (for estimates, plans, specifications, quantities, tenders and supervision) necessarily incurred in the reinstatement or replacement of Insured Property following a Defined Event. The amount payable in respect of such fees shall not include expenses incurred in connection with the preparation of the Insured's claim		R 100 000 000	R NIL	
1.29 Reconstitution of Data	Costs necessarily and reasonably incurred in the reconstruction/recompilation of data and programmes (recorded on data carrying media) lost a result of damage or accidental erasure		R 100 000 000	R NIL	
1.30 Increased Leasing / Hire Costs	Additional costs resulting from the cancellation of any lease/hire contract in force at the time of damage and replacement thereof by a new lease / hire contract in respect of similar property, at a rental charge rate above that payable under the cancelled contract, as a direct result of a Defined Event		R 5 000 000	R NIL	
SECTION C – BUSINESS INTERRUPTION					

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<p>1.16 Business Interruption</p> <p>Gross Revenue declared R2 700 000 000</p> <p>Indemnity Period: 12 months</p>	Decrease in standard gross revenue as well as increase in cost of working for the sole purpose of avoiding or diminishing the loss of gross revenue	<p>Fire and Allied Perils as follows:</p> <ul style="list-style-type: none"> - Malicious Damage caused by thieves - Riot and Strike - All Other <p>Theft</p> <p>Accidental Damage</p> <p>Property in Transit (Only lap tops and similar portable electronic equipment and audio visual equipment and cameras)</p> <p>Loss of Gross Rentals</p>	<p>R 10 000 000 Combined with Property Damage</p> <p>R 5 000 000 Combined with Property Damage</p> <p>R 1 500 000 000 Combined with Property Damage</p> <p>R 15 000 000 Combined with Property Damage</p> <p>R 50 000 000 Combined with Property Damage</p> <p>R 100 000 Combined with Property Damage</p> <p>Included in Revenue Combined with Property Damage</p>	<p>R 21 929.82 Combined with Property Damage</p> <p>R 21 929.82 Combined with Property Damage</p> <p>R 21 929.82 Combined with Property Damage</p> <p>R 21 929.82 Combined with Property Damage</p> <p>R 21 929.82 Combined with Property Damage</p> <p>R3 070.17 Lap Tops and similar equipment R4 385.96 cameras audio visual equipment</p>	
<p>1.17 Increase in Cost of Working (Including Non-Revenue Generating Operations)</p>	Reasonable increase in expenditure incurred by CSIR in consequence of damage for the purpose of maintaining the normal operation of the business	Increase in Cost of Working incurred by non-revenue/rent generating divisions	Included in Revenue	R NIL	
<p>1.18 Additional Increase in Cost of Working</p> <p>1.19 Research Re-Establishment Expenditure</p> <p>1.20 Fines and Penalties</p>	<p>Additional expenditure (not otherwise recoverable) to maintain normal operation of the business including Fines and Penalties</p> <p>Research establishment and development expenditure lost in consequence of damage and increase in cost of working incurred in consequence of damage</p> <p>All sums CSIR shall be liable to pay and shall pay in discharge of contracts, cancellation charges or</p>	Additional Increase in Cost of Working	<p>R 250 000 000</p> <p>R 25 000 000</p> <p>R 10 000 000</p>	<p>R NIL</p> <p>R NIL</p> <p>R NIL</p>	

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1.21 Extended Premises	<p>Loss due to interruption of or interference with the business in consequence of loss or damage as insured by this policy to property of the type not specifically excluded by the Property Damage section or to property or locations or property at:</p> <p>a) premises or locations where CSIR have stored property or are fulfilling a contract etc.;</p> <p>b) CSIR's direct suppliers anywhere in the world and other locations specified in the policy;</p> <p>c) in the vicinity of CSIR's premises preventing or hindering the use thereof or access thereto whether the premises / property therein be damaged or not (in the vicinity shall be deemed to mean within a radius of 25km)</p>	<p>Extended Premises as follows:</p> <ul style="list-style-type: none"> - Named Customers - Unnamed Customers - Named Suppliers - Unnamed Suppliers - Prevention of Access (25 km) - All Other 	<ul style="list-style-type: none"> R 100 000 000 R 25 000 000 R 10 000 000 R 5 000 000 R 25 000 000 R 25 000 000 	<ul style="list-style-type: none"> 72 hours 72 hours 72 hours 72 hours 72 hours 72 hours 	<p>72 hours means commencing on the date the Insured's business first interrupted as a result of a loss or damage arising out of an</p> <p>Insured peril to property at the supply authority at the supply authorities premises, or the customers / suppliers premises</p>
1.22 Extended Damage	<p>Loss due to interruption of or interference with the business in consequence of total or partial failure of the supply to CSIR of electricity, gas, water, communications and data processing facilities, steam, sewerage and other similar services through any cause other than</p> <p>a) drought;</p> <p>b) shortage of fuel or water and all other causes specified in the policy</p>	<ul style="list-style-type: none"> - utilities - Smoke, noxious fumes or gases - Slipping, sliding or sloughing - Polluted water - Port blockage (RSA Ports Only) - Infectious / Contagious Disease - Miscellaneous events 	<ul style="list-style-type: none"> R 25 000 000 R 25 000 000 R 25 000 000 R 25 000 000 R 25 000 000 R 25 000 000 R 10 000 000 	<ul style="list-style-type: none"> 72 hours 72 hours 72 hours 72 hours 72 hours 72 hours 72 hours 	
1.23 Maximum Demand Charges			R 20 000 000	R NIL	
1.24 Diminution in Value of Stock	<p>Loss sustained in respect of stock and materials in trade not directly affected by physical loss or damage which</p> <p>i. would have been utilised by the Business or sold during the Indemnity Period had the Damage not occurred or</p> <p>ii. cannot be utilised or sold before, or so far as can reasonably be foreseen, after the expiration of the Indemnity period,</p>		R 25 000 000	R NIL	

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1.25 Public Relations Expenses	solely due to their obsolescence resulting from the changes in designs or elapse of time Cost of employing suitable public relations personnel to deal with press and public announcements and other necessary activities incurred in consequence of Damage		R 5 000 000	R NIL	
1.26 Forward Exchange Losses	Not Insured				
2. PUBLIC LIABILITY	Legal liability to third parties for accidental death or bodily injury as well as accidental loss of or physical damage to their tangible property West Pilbara requirement is AUS \$20m	General/Tenants including Spread of Fire including Advertisers Care, Custody and Control Loss of Documents West Pilbara Project 2D and 3D Products Liability Products Inefficacy Mitigation Expenses Pollution Clean-Up Costs Statutory Legal Defence Costs Wrongful Arrest/Dismissal/Defamation Employers Liability (RSA Employees only) Employee to Employee (RSA Employees only) Incidental Medical Malpractices	R 1 000 000 000 R 50 000 000 R 10 000 000 R 1 000 000 000 R 1 000 000 000 Included R 1 000 000 In the annual aggregate R 5 000 000 In the annual aggregate R 2 500 000 R 2 500 000 In the annual aggregate R 1 000 000 000 Included R 1 000 000 In the annual aggregate	R 10 000 but R75 000 iro Advertisers Liability R 10 000 R 10 000 R 10 000 R 100 000 R 100 000 R Nil R 250 000 R 2 500 R 2 500 R 2 500 R 2 500 R 25 000	Basis of indemnity: Claims made Cover extended to include North American Exports North American Extension applies to General, Products and Employers Liability Limits and deductibles are exclusive of VAT Extended Reporting Period
Retroactive dates: 1 April 2002 limit R100 000 000 1 April 2012 limit R200 000 000 and Custody and Control R10 000 000 1 April 2013 limit R250 000 000 1 April 2014 limit R350 000 000 1 April 2015 limit R500 000 000 1 April 2016 North American Jurisdiction 1 April 2017 limit R1 000 000 000 Estimated Turnover R2 700 000 000		Pure Financial Loss Employment Practices Liability Excess of Loss: – Motor – Marine Hull – Contractors Liability	R 1 000 000 000 R 1 000 000 In the annual aggregate R 995 000 000 R 997 500 000 R 990 000 000	R 250 000 R 25 000 R 5 000 000 R 2 500 000 R 10 000 000	

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		Claims Preparation Costs	R 1 000 000	Per underlying policies R NIL	
3. PROFESSIONAL INDEMNITY	Compensation against legal liability to pay damages, claimant's costs fees and expenses (as defined) in respect of claims first made against CSIR during the period of insurance arising out of any actual or alleged negligent act, error or omission in the performance of the professional duties of the CSIR undertaken in the course of the business in accordance of law of any country	Professional Indemnity	R 500 000 000 any one claim but R 1 000 000 000 per policy period	R 1 500 000	Retro-active dates: 01-02-2002 Limit R100 000 000 01-04-2012 Limit R200 000 000 01-04-2013 Limit R250 000 000 01-04-2014 Limit R350 000 000 01-04-2015 Limit R500 000 000
	but not in respect of any judgement, award, payment or settlement made within countries which operate under the laws of North America	Liability following Employee Dishonesty Joint Venture and /or Consortium Agreements Loss of Documents Fee Recovery West Pilbara Project	R 500 000 000 but included in the policy period limit as shown above R 500 000 000 but included in the policy period limit as shown above R 100 000 any one claim but R 200 000 per policy period R 250 000 Any one claim but R 500 000 Per policy period Included	R 1 500 000 R 1 500 000 R 250 R 5 000 R 7 500 000	Limits and deductibles are exclusive of VAT Policy Conditions: Acquisitions: i. Subject to annual review of companies indemnified ii. Turnover of additional companies does not exceed 10% of CSIR's turnover iii. Claims arising from circumstances known to executive officers prior to date of acquisitions will not be covered iv. Acquisitions not falling under ii. above must be declared as soon as reasonable in circumstances
4. DIRECTORS AND OFFICERS LIABILITY	Insuring Agreement A - Management Liability cover: If cover is granted under A, the Insurer shall pay on behalf of the insured persons loss for which the insured persons are not indemnified by the public entity and/or its subsidiaries and which the insured persons become legally obligated to pay on account of any claim first made against them, individually or otherwise, during the policy period or, if exercised, during the discovery period, for a wrongful act taking place on or after the Retroactive Date stated in the policy	Any error, misstatement, misleading statement, act, omission, negligence, or breach of duty actually or allegedly committed or attempted by any of the insured persons, individually or otherwise, in their capacity as such, or any matter claimed against the insured person solely by reason of their serving in such capacity. Except as may be otherwise specifically provided in the policy, wrongful acts does not include any conduct actually or allegedly committed or attempted by insured persons in their capacity as director, officer,	R 750 000 000 in the annual aggregate (limit exclusive of VAT)	R NIL But R150 000 in respect of Securities	Officers included under PFMA Retroactive dates: 03-11-1998 Limit R30 000 000 01-04-2011 Limit R100 000 000 01-04-2012 Limit R200 000 000 01-04-2013 Limit R250 000 000 01-04-2014 Limit R350 000 000

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	<p>Insuring Agreement B – Public Entity reimbursement cover: If cover is granted under B, the Insurer shall reimburse the public entity for loss arising from public entity indemnification to the insured persons, as permitted or required by law, and which the insured persons have become legally obligated to pay on account of any claim first made against them, individually or otherwise, during the policy period or, if exercised, during</p>	<p>trustee or employee or any organisation other than the public entity and/or its subsidiaries, even if</p> <p>service in such capacity is with the knowledge and consent of, at the direction or request of, or part of the duties regularly assigned to the insured person by, the public entity and/or its subsidiaries</p>			<p>01-04-2015 Limit R500 000 000</p> <p>01-04-2015 Limit R750 000 000</p> <p>Limits are exclusive of VAT</p> <p>North American exclusion applies</p> <p>Major Shareholder Exclusion is deleted</p> <p>Only applicable to Ellipsoid Technology (Pty) Ltd and warranted single group or</p>
	<p>the discovery period, for a wrongful act taking place on or after the Retroactive Date stated in the policy</p> <p>Extensions:</p>	<p>Emergency Defence Costs Crises Costs Tax Bail Bond Costs Public Relations Expenses Reputation Protection Expenses Environmental Costs</p> <p>Mitigation Loss Costs Kidnap Response Costs Overseas Travelling Costs Occupational Health and Safety Deprivation of Assets Pre Investigation Costs</p>	<p>20% of the limit of liability 20% of the limit of liability 20% of the limit of liability 20% of the limit of liability 20% of the limit of liability 20% of the limit of liability 50% of the limit of liability included in the limit and not in addition 20% of the limit of liability R 250 000 20% of the limit of liability 20% of the limit of liability 20% of the limit of liability 20% of the limit of liability</p>		<p>individual must have unfettered warranted single group or making process</p> <p>Discover Period – 12 months</p>
<p>5. MOTOR FLEET</p> <p>Declaration condition: All vehicles to be insured with retail value in excess of the indemnity limits stated to be declared to Marsh prior to inception of risk</p>	<p>Loss of or damage to insured vehicles and liability to third parties</p> <p>All vehicles are comprehensively insured</p>	<p>All vehicles owned, operated, hired, leased, borrowed or repossessed, or used or in the custody or under the control of CSIR including Hired In vehicles</p> <p>Estimated Total Value: R21 084 226</p> <p>All Vehicles 177 Hired in Vehicles 5 404 (45)</p>	<p>Own Damage: Private Type Vehicles: R 700 000</p> <p>Hired in Vehicles: R 700 000</p> <p>2009 Terex DPSS Crane: R 3 570 750</p> <p>All other vehicles:</p>	<p>R 20 000 Any other loss or damage</p>	<p>Territorial limits Africa, south of the equator</p> <p>Premium adjustable at the end of the period</p> <p>Basis of indemnity: Retail value</p> <p>Carriage of explosives excluded</p>

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			R 2 500 000		
	Extensions:	Third Party Liability: - Directly or indirectly due to or in consequence of fire and/or explosion - Passenger Liability - Any other liability and the aggregate of above Keys Radios and Telephones Emergency Charges Vehicle Hire Costs per day, maximum 45 days Breakdown Tow-In per unit Windscreen Claims Preparation Costs New for Old Credit Shortfall Medical Expenses Self Authorisation limit	R 5 000 000 R 5 000 000 R 5 000 000 R 10 000 R 10 000 R 50 000 R 600 R 5 000 Replacement Cost R 10 000 Up to 12 months Included R 20 000 Per occupant R 7 500	R NIL R NIL R NIL R 100 R 150 R NIL R NIL Repair: R NIL Replace: R 200 R NIL R NIL	Aggregate Deductible: R325 000 VAT inclusive Applicable to Own Damage Inner Deductibles: VAT neutral NOTE: Assessors fees, tracers fees, attorneys fees form part of the Aggregate Deductible
6. FIDELITY AND COMMERCIAL CRIME	Loss: A. Employee Dishonesty: by reason of and directly caused by one or more dishonest or fraudulent acts of any of the employees of CSIR, wherever committed and whether committed alone or in collision with others, including loss of property through any such acts of any such employees B. by reason of B.1. Computer Fraud B.2. Fraudulent Transfer Instructions B.3. Electronic Data Loss B.4. Computer Virus	All employees of CSIR	Insuring clauses A, B, F, G, H and I: R 50 000 000 each and every occurrence and in the aggregate	R 250 000 each and every occurrence	Retroactive date: 01-07-2003 Limit R1 000 000 01-04-2013 Limit R5 000 000 01-04-2015 Limit R10 000 000 01-04-2016 Limit R15 000 000 01-04-2017 Limit R50 000 000 Sums insured are VAT exclusive Deductibles are not subject to VAT Sum insured is in excess of the deductible and will not be

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					reduced by the amount of the deductible.
	<p>One Automatic Reinstatement</p> <p>Extensions:</p> <p>C. Claims Preparation Costs</p> <p>D. Cost of Recovery</p> <p>E. Expenses incurred in Reinstating Office Records</p> <p>F. Extortion</p> <p>G. Legal Fees</p> <p>H. Contractual Penalties</p> <p>I. Forged Transfer</p>	Included	<p>R 5 000 000</p> <p>R 5 000 000</p> <p>R 5 000 000</p>		
<p>7. PERSONAL ACCIDENT</p> <p>* Compensation payable shall together be payable for maximum 104 weeks</p>	<p>Accidental death or bodily injury to insured the persons on a Business Hours plus commuting to and from work giving rise to one of insured events specified</p> <p>Occupational Hours including commuting to and from work</p>	<p>Category I</p> <p>Insured persons:</p> <p>11 Named Board Members</p> <p>Insured events:</p> <ul style="list-style-type: none"> - Accidental Death - Permanent total disability - Temporary total disability* - Temporary partial disability* - Medical Expenses <p>Category II</p> <p>Insured persons:</p> <p>300 Unnamed Interns of the Insured</p> <p>Insured events:</p> <ul style="list-style-type: none"> - Accidental Death - Permanent total disability - Temporary total disability* - Medical Expenses <p>Extensions:</p> <p>Abduction / Hijacking /Kidnapping Accident Expert</p>	<p>R 10 000 000</p> <p>% of death benefit</p> <p>R7 500 per week, maximum 104 weeks</p> <p>40% of Average weekly earnings maximum R3 000 per week, maximum 104 weeks</p> <p>R 500 000</p> <p>R 500 000</p> <p>R 500 000</p> <p>R 500 000</p> <p>Maximum R1 000 000 Assistance Service (COID, RAF claims) and R7 500 guaranteed hospital</p>	<p>R NIL</p> <p>R NIL</p> <p>7 days</p> <p>7 days</p> <p>R 250</p> <p>R NIL</p> <p>R NIL</p> <p>7 days</p> <p>R 250</p>	<p>Disfigurement included</p> <p>Beneficiary : Insured</p> <p>Natural causes excluded</p> <p>War risks included</p>

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			admission for COVID incidents		
		Active Military Service Additional Death Benefit Alcohol Related Motor Vehicle Accidents Childcare Claims Preparation Costs Crime Disappearance Emergency Transportation / Search and Rescue Costs Family / Domestic Workers Medical Expenses Flying Risks HIV Assist including ARV's HIV Lump Sum Benefit Hospital Confinement Life Support Life Support Equipment Mobility Passive War (Excluding war between major powers) Quadriplegia Rehabilitation Relocation Repatriation Seat Belt Temporary Drivers Trauma Counselling	R1 000 000 per person R 15 000 A maximum of 20% of the Sum Insured, subject to a maximum of R500 000 per individual insured R300 per day – annual limit R10 000 R 50 000 10% up to a maximum of R100 000 Death Benefit R 250 000 R 50 000 Policy limit subject to a maximum of R500 000 Actual Costs R 1 000 000 R2 000 per day up to a maximum of 14 days 3 consecutive days R 100 000 R 250 000 Full Benefits 25% to a maximum of R1 000 000 R 150 000 R 150 000 R 250 000 10% up to a maximum of R100 000 R2 000 per week – annual limit R10 000 R1 000 per visit – annual limit R25 000		
8. INTERNATIONAL TRAVEL INSURANCE	Indemnity or compensation by replacement, repair or direct payment in respect of Emergency Assistance Services and Insurance, as defined,	Emergency Medical and Related Expenses - Injury or Illness - Sub limit non scheduled flights - Follow up treatment in South Africa	Unlimited R 500 000 R 50 000	R 500	Estimated number of travel days: 15 225

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	occurring during the period of cover whilst the Insured Persons are on a Journey	<ul style="list-style-type: none"> - Hospital Confinement (max 10 days) - Hospital Confinement ICU (max 10 days) 	<ul style="list-style-type: none"> R 7 500 R 7 500 		Maximum period for any Insured Journe to 180 days
	<p>Insured Persons shall mean all Directors, Employees, accompanying spouses and accompanying dependent children travelling on an identical itinerary, not exceeding 79 years of age</p> <p>Journey shall mean:</p> <ul style="list-style-type: none"> - a trip which begins during the period of Insurance for the purpose of proceeding to the point of embarkation and begins when the insured person depart from his/her normal place of residence or place of employment, whichever occurs latest and continues until he/she return to his/her normal place of residence or place of employment, whichever occurs first, up to a maximum of 185 days from the date of departure - international journey only 	<ul style="list-style-type: none"> - Medical Evacuation,Repatriation, Transport - Pre-Existing Medical Extension - Chartered and Non-scheduled flights <p>Personal Accident</p> <ul style="list-style-type: none"> - Death and Disability - Sub limit non scheduled flights - Spouse Accidental Cover - Education Fund Supplement – per child - Accumulation Limit <p>Travel Guard</p> <ul style="list-style-type: none"> - Assistance Service - Accompanying Family Member - Alternative Employee or Resumption of Assignment Expenses - Legal Assistance - Motoring Bail Bond (Advance only) - Repatriation of Mortal Remains/Burial Expense - Coffin Expense <p>Cancellation or Curtailment</p> <ul style="list-style-type: none"> - Cancellation - Curtailment <p>Baggage, Trade Samples, Personal Effects, Travel Documents, Money and Credit Cards and Baggage Delay Cancellation or Curtailment</p> <ul style="list-style-type: none"> - Theft or Damage of Baggage (R10 000 or 30% Single item limit whichever is less) - Accidental Loss of Baggage (single item Limit of 25% of Sum Insured) - Sub limit – contact lenses, prescription spectacles or sunglasses - Sub limit – cellular phones / fittings / accessories - Theft of Money, Credit Cards, Travellers Cheques (single item limitof 25% of Sum Insured) 	<ul style="list-style-type: none"> Real Expenses 10 000 000 500 000 R 1 000 000 R 500 000 R 25 000 R 10 000 Unlimited Assistance only R 25 000 R 50 000 R 50 000 R 50 000 Real Expense R 10 000 R 70 000 R 70 000 R 80 000 R 15 000 R 2 500 R 750 R 5 000 	<ul style="list-style-type: none"> R 500 R 500 R 500 R 500 R 500 	<ul style="list-style-type: none"> Accumulation / Conveyance limit any one Accident / Insured Event: R110 000 000

INSURANCE CLASS	COVER	INSURED PROPERTY/ EVENTS	SUM INSURED / INDEMNITY LIMIT	DEDUCTIBLES	REMARKS
		- Baggage Delay	R 5 000	6 hours	
		Travel delay and Travel Missed Connection - Travel Delay - Travel Missed Connection Natural Disaster - Cost of providing similar accommodation Personal Liability - Bodily Injury - Material Damage Hijack, Kidnap and Wrongful Detention - Hijack of Public Conveyance - Kidnap and Wrongful Detention Ticket Upgrade - Essential upgrade of a conveyance ticket Motor Hijack - Personal Accident - Baggage - Post Traumatic Stress Disorder Therapy Political Evacuation - Political Evacuation	R 3 000 R 5 000 R 10 000 R 25 000 000 R 25 000 000 R 50 000 R 1 000 000 R 10 000 R 5 000 R 5 000 R 2 500 R 1 500 000	4 hours 250 300 1 000 1 000 12 hours 6 hours	
9. CONTRACT WORKS AND PUBLIC LIABILITY Excluded contracts: - with contract value exceeding R3m - with construction period exceeding 24 months - on an existing airport, runway, or airstrip or in or on any aircraft - in or on waterborne vessels involving harbours, jetties, piers, wharfs,	Section 1: Contract Works Physical loss or damage to the property insured within the territorial limits - during dismantling of property in connection with the insured contract - during transit including loading, unloading and temporary storage - during preparation of the contract site and while the property insured is on the contract site until completion of and transfer of risk in the whole of the permanent works under the insured contract to the employer - during the maintenance or defects liability period pertaining to any part of the	Own Contracts Extension: - Malicious Damage Extension - Maintenance Cover - Removal of Debris - Additional Removal of Debris Extension - Escalation - Professional Fees - Claims Preparation Costs - Principals Own Surrounding Property Extension - Temporary Storage - Transit	R 10 000 000 R 250 000 R 250 000 20% R 250 000 R 50 000 R 500 000 R 500 000 R 500 000	R 5 000 Each and every claim	Estimated annual turnover: R30 000 000 VAT inclusive Property insured shall mean permanent works and temporary works and all materials, plant, equipment and other things intended for work thereon or for incorporation in the permanent works or temporary works belonging to CSIR or for which they are responsible or which they are required to insure and pertaining to the insured contract

INSURANCE CLASS	COVER	INSURED PROPERTY/ EVENTS	SUM INSURED / INDEMNITY LIMIT	DEDUCTIBLES	REMARKS
- dams, canals, water channels, tunnelling, shaft-sinking, underground work and bridges over water courses - involving the installation of plant intended for the processing of hydrocarbons	permanent works but only i.r.o. loss or damage arising from a cause occurring prior to commencement of such maintenance / defects liability period, or, arising from any act of omission of CSIR in pursuance of CSIR's obligations	- Contribution Clause – Marine - Documentation / Records - Road Reserve and Servitude	Included R 50 000 R 100 000		Construction period limitation: 24 months Maintenance / Patent defects Period: 12 months
	Section 2: Public Liability Compensation i.r.o. all amounts for which CSIR may become legally liable to pay arising out of or in connection with accidental: - death of or injury to or illness or disease of any person - physical loss or damage to property occurring during the period of insurance and arising out of or in connection with the insured contract	Public Liability - Removal of Support - Legal Defence Cost Extension - Arrest / Assault / Defamation Extension - Emergency Medical Expenses Extension	R 10 000 000 R 3 000 000 R 100 000 R 100 000 R 100 000	Loss of or damage to public utilities: R 20 000 Loss of or damage to any other property: R 10 000	Testing Period: 30 days
10. RIOT & STRIKE <i>Insurer : SASRIA</i> The Insurer's liability will be limited to R1 000 000 000 per period of insurance (not applicable to Motor and Contract Works)	Cover for riots and strikes occurring in South Africa	- Material Damage including extensions - Working Expenses - AICOW - Money / Transit Extensions: Additions Claims Preparation Costs Clearance Costs Fire Extinguishing Refill Costs Fire Protection System Updating Glass Reinstatement Import Surcharge Personal Property of Employees Plans Scrutiny Fee Professional Fees Protection of Property Public Authorities Requirements Reasonable security costs, preventative measures costs or protection of property costs incurred to prevent imminent loss Reconstitution of Data Rent Payable Statutory Duties 4 x Miscellaneous extensions maximum R 250 000 (inclusive) any one extension	R 13 325 871 196 R 2 154 600 000 R 114 000 000 As per underlying limits R 399 000 000 R 1 140 000 R 34 200 000 R 11 400 000 R 11 400 000 R 11 400 000 R 11 400 000 R 85 500 R 11 400 000 R 114 000 000 R 11 400 000 R 11 400 000 R 10 000 000 R 45 600 000 R 1 275 003 052 R 11 400 000 R 1 000 000	R NIL R NIL R NIL R NIL	VAT inclusive in the annual aggregate Sums insured are VAT inclusive The following extensions are

INSURANCE CLASS	COVER	INSURED PROPERTY/ EVENTS	SUM INSURED / INDEMNITY LIMIT	DEDUCTIBLES	REMARKS
		Demolition,Clearance Costs and Increased Cost of Construction)necessitated by Building Regulations) - Sasria Excess of Loss	R 34 200 000 R500m in excess of R500m		
		- Motor Fleet - Private Type - Commercial - Special Types - Contract Works including extensions	Number of vehicles: 76 145 R 4 070 655 R 31 950 000	R NIL R NIL R NIL Theft at contract site: 0,1% of contract value, minimum R 2 500, maximum R 25 000	

BUSINESS DESCRIPTION:

The COUNCIL FOR SCIENTIFIC AND INDUSTRIAL RESEARCH (CSIR) was established on 5 October 1945. The CSIR'S mandate is as stipulated in the Scientific Research Council Act (Act 46 of 1988, as amended by Act 71 of 1990) Section 3. Units / Centers of the CSIR are:

- | | |
|---|---|
| 1) Built Environment (BE) | 2) Biosciences |
| 3) Defence, Peace, Safety and Security (DPSS) | 4) Meraka Institute |
| 5) Shared Services | 6) National Laser Centre (NLC) |
| 7) National Resources and the Environment (NRE) | 8) Material Science and Manufacturing (MSM) |
| 9) Modelling and Digital Sciences (MDS) | 10) Implementation Unit |
| 11) Integrated Energy Centre | 12) R& D Core |