

## COMMERCIAL UNINSURED RISKS

Name  Policy Number

Section	Description	Required		Recommended By Broker	
		Yes	No	Yes	No
Fire & Allied Perils	Buildings (including fixtures, fitting, Walls, Gates & Fences)	Yes	No	Yes	No
	The Number of Months Rental ( <input type="text"/> Months)	Yes	No	Yes	No
	Plant Machinery, Landlords Fixtures & Fitting, Tenants Improvements & all other contents (not more specifically insured)	Yes	No	Yes	No
	Stock & Materials in Trade	Yes	No	Yes	No
	Miscellaneous as described	Yes	No	Yes	No
Buildings Combined	Buildings (Rental included at 25%, R1mil Liability included)	Yes	No	Yes	No
Office Contents	Contents (excluding computer equipment), rental included at 30%	Yes	No	Yes	No
	Documents	Yes	No	Yes	No
	Legal Liability Documents	Yes	No	Yes	No
Business Interruption	Gross Profit (Difference / Additions Basis)	Yes	No	Yes	No
	Gross Rentals	Yes	No	Yes	No
	Revenue	Yes	No	Yes	No
	Additional Increase in Cost of Working	Yes	No	Yes	No
	Wages	Yes	No	Yes	No
	Fines & Penalties	Yes	No	Yes	No
Accounts Receivable	Outstanding Debt Balances	Yes	No	Yes	No
Theft	Theft by forcible/ violent entry to a building (unless otherwise specified)	Yes	No	Yes	No
Glass	Internal & External Glass and Sign writing	Yes	No	Yes	No
Money	Major Limit - During Business Hours	Yes	No	Yes	No
	Seasonal Increase (as specified)	Yes	No	Yes	No
	In the Custody of a Collector, Roundsman or Petrol Attendant	Yes	No	Yes	No
Fidelity Guarantee	Theft / Fraud by an Employee	Yes	No	Yes	No
Good in Transit	All Risks Cover for goods (regular to the business) whilst in transit.	Yes	No	Yes	No
Business All Risks	Worldwide cover for Items taken regularly from the premises: Cell Phones, Tools, Laptops, Cameras etc.)	Yes	No	Yes	No
Accidental Damage	Defined Events (i) - Accidental damage not excluded	Yes	No	Yes	No
	Defined Events (ii) - Accidental Damage by leakage not excluded	Yes	No	Yes	No
Public Liability	General & Tenants	Yes	No	Yes	No
	Products Liability	Yes	No	Yes	No
	Defective Workmanship Liability	Yes	No	Yes	No
	Work Away Liability	Yes	No	Yes	No
	Top-Up Liability	Yes	No	Yes	No
	Directors & Officers Liability	Yes	No	Yes	No
	Broadform Liability	Yes	No	Yes	No
	Professional Indemnity	Yes	No	Yes	No
	Cyber Liability	Yes	No	Yes	No
	Pollution Liability	Yes	No	Yes	No
	Products Recall	Yes	No	Yes	No
	Products Inefficacy	Yes	No	Yes	No
Employment Practices Liability	Yes	No	Yes	No	
Employers Liability	Legal Liability to Employees	Yes	No	Yes	No

## COMMERCIAL UNINSURED RISKS (continued.../)

Section	Description	Required	Recommended By Broker
Group Personal Accident	Compensation for bodily injury / death	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Stated Benefits	Compensation for bodily injury / death	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Electronic Equipment	All Risks cover (including power surge) for Desktop Computers, Copiers, Laptops etc.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor	Private Vehicles, LDV's, Special Types, HCV's, Trailers, Caravans, Motorcycles - Comprehensive Cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Private Vehicles, LDV's, Special Types, HCV's, Trailers, Caravans, Motorcycles - Restricted Cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Car Hire - 14 Days / 30 Days following a claim	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Compendium Assist - Roadside Assistance (Pvt & LDV only)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor Traders - Internal	Loss/Damage to vehicles on premises (excludes Theft Cover)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Motor Traders - External	Loss/Damage to vehicles whilst being driven away from the premises	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Commercial Assets All Risks	Subject to Insurer Approval and Terms & Conditions	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Marine	Local Transit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Import	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Export	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Once-off Goods in Transit	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Carriers Liability	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Warehouse Liability	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Stock Through-Put	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Watercraft used for charter or commercial purposes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Engineering	Contractors All Risks	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Plant All Risks	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Machinery Breakdown & Loss of Profits following Breakdown	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Dismantling, Transit & Erection	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Hired-in Plant	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Performance, Construction Guarantees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
	Advanced Payment Guarantees	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Personal & Domestic	Household Contents, Buildings, All Risks, Electronic Equipment, Motor, Caravans & Trailers etc	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Aviation	Aircraft (fixed wing aeroplanes, helicopters etc)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Small Craft	Watercraft used for private and pleasure purposes	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Life	Life Cover, Dreaded Disease, Disability, Income Protection, Estate Planning	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Employee Benefits	Employee Provident, Pension, Corporate Investments, Group Funeral Cover & Risk Benefits	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Investments	Unit Trusts, Retirement Annuity, Recurring, Lump Sum Investments, Endowments	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Business Assurance	Keyman, Buy & Sell, Contingent Liability	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Medical	Individual Medical Aid, Company Medical Aid Schemes, Gap Cover	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No