

APPENDIX 3 - INSURANCE COST

CLASS	ANNUAL NETT PREMIUM	ANNUAL COMMISSION	ANNUAL GROSS PREMIUM (ANNUAL NETT PREMIUM PLUS ANNUAL COMMISSION)	EXCESS PAYMENTS	REMARKS
1. ASSETS ALL RISKS					
2. BUSINESS INTERRUPTION					
3. PUBLIC LIABILITY					
4. GROUP PERSONAL ACCIDENT					
5. MOTOR FLEET					
6. CONTRACTORS ALL RISK					
7. PROVIDENT FUND TRUSTEES					
8. TRAVEL (INTERNATIONAL)					
9. CONTINGENCY K and R					
10. CRIME AND CIVIL LIABILITY					
11. DIRECTORS & OFFICERS LIABILITY					
12. EMPLOYMENT PRACTICES LIABILITY					
13. CYBER LIABILITY					
14. REPOSSESSED PROPERTIES					
15. CONTINGENCY (EXTORTION)					
16. ROADSIDE ASSISTANCE					
17. STAFF CAR HIRE					
18. STAFF FUNERAL BENEFIT					
19. SASRIA NON-MOTOR					
20. SASRIA MOTOR					
Total Annual Premiums (Excl. VAT)					