

TENDERER'S NAME:

CLOSING DATE: **Friday, 22nd April 2022 by 14:30**

PLACE: THE MANAGER
MTC PROCUREMENT
CORNER OF MOSE TJITENDERO & HAMUTENYA WANEHEPO
NDADI STREET, OLYMPIA
MOBILE TELECOMMUNICATIONS LIMITED (MTC) HEAD
QUARTERS
WINDHOEK



MTC23-22-O

**REQUEST FOR PROPOSAL FOR THE PROVISION OF INSURANCE BROKERAGE
SERVICES TO MTC**

MOBILE TELECOMMUNICATIONS LIMITED (MTC)
YOLANDIE VAN WYK
SENIOR PROCUREMENT EXECUTIVE
CNR MOSE TJITENDERO & HAMUTENYA WANEHEPO NDADI STREET
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| | |
|---|-------------------------------------|
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A. CONDITIONS OF TENDER

INVITATION TO TENDER

A.1.1 MTC hereby invites offers:

| | |
|------------------------------|--|
| CLIENT: | MOBILE TELECOMMUNICATIONS LIMITED (MTC) |
| TENDER DESCRIPTION: | REQUEST FOR PROPOSAL FOR THE PROVISION OF INSURANCE BROKERAGE SERVICES TO MTC |
| TENDER NUMBER: | MTC23/22/O |
| BRIEFING MEETING: | 07th April 2022 @ 12h00 PM |
| BRIEFING MEETING LINK | Click here to join the meeting |
| CLOSING DATE | 22nd April 2022 by 14:30 PM |
| ADDRESS TENDER TO: | MTC Procurement, Manager Procurement |
| | Cnr Mose Tjitendero & Hamutenya Wanehepo Ndadi Street |
| | Olympia |
| | Windhoek, Namibia |
| ALL INQUIRIES: | Effaishe Nghiidipaa Manager Procurement Tel: +264 61 280 2019 Fax: +264 61 280 2057 Email: enghiidipaa@mtc.com.na |

TENDER FORMAT

A.1.2 Tender documents must be in a sealed package as follows:

- A.1.2.1 One (1) hardcopy of Complete offer to be deposited in the tender box at MTC head Office in Olympia
- A.1.2.2 one (1) scanned electronic format OF **COMPLETE OFFER** to be uploaded on the MTC website

A.1.3 All documents must clearly be marked:

TENDER NO: MTC23/22/O

“REQUEST FOR PROPOSAL FOR THE PROVISION OF INSURANCE BROKERAGE SERVICES TO MTC

A.1.4 ALL TENDER DOCUMENTS MUST BE DEPOSITED INSIDE THE MTC TENDER BOX AT THE RECEPTION OF MTC HEAD OFFICES IN OLYMPIA, MOSE TJITENDERO AND HAMUTENYA WANAHEPO NDADI STREETS.

A.1.5 ALL SOFT COPIES MUST BE UPLOADED ON THE MTC WEBSITE

DEFINITIONS

A.1.6 In this Tender, unless the context clearly indicates the contrary, the following interpretation will apply to the terms stated below:

A.1.6.1 "MTC" shall mean Mobile Telecommunications Limited

A.1.6.2 "RFP" shall mean Request for Proposal (Tender)

A.1.7 This Request for Proposal is not a contract and does not create an obligation on MTC's part to purchase products / services from any company submitting a proposal. MTC reserves the right to reject any or all proposals in its sole and absolute discretion.

TENDER INVITATION

MTC invites appropriately qualified companies for the provision of insurance brokerage services to MTC for a period of 36 months.

A.1.8 This tender document shall consist of the following Appendices:

A.1.8.1 Appendix A, BEE Scorecard: This scorecard is not to be filled out, but to show the various elements that the company should be accredited by the Namibia Preferential Procurement Council (NPPC). The Tenderer is required to approach the Namibia Preferential Procurement Council (NPPC), Telephone number 061 248 007, for accreditation and attach their accreditation certificate to the Tender response.

A.1.8.2 Appendix B, Non-Disclosure Agreement: This Non-Disclosure Agreement is to be completed by the Tenderer.

A.1.8.3 Appendix C – Questions template

GENERAL TENDER CONDITIONS

A.1.9 All Tender Documents must be submitted before or on the closing date and time as indicated on the cover page and be deposited in the tender box at the entrance of MTC Headquarters, Olympia.

A.1.10 No late tenders will be considered.

A.1.11 Every Tender Document page must be initialed.

A.1.12 MTC is neither bound to accept the lowest of any Tender nor to assign any reason for acceptance or rejection of such Tender.

A.1.13 MTC reserves the right to change these dates and any other dates that may appear in this Tender. Such changes will be communicated as soon as they are made.

A.1.14 Notifications to companies will be in writing to the designated liaison person nominated by the firm (refer to paragraph A.1.35 below).

A.1.15 From the submissions an evaluation will be performed highlighting a short list.

- A.1.16 If deemed necessary, negotiations may be entered into with the short-listed candidates.
- A.1.17 Companies that wish to tender should examine this Tender carefully and review all instructions contained herein. Companies should follow the instructions so that MTC can easily evaluate and compare all proposals received.
- A.1.18 All prices must be in NAD and exclusive of all taxes.
- A.1.19 MTC in its sole and absolute discretion reserves the right to:
- A.1.19.1 Reject any or all proposals, whether or not these instructions are followed.
 - A.1.19.2 Reject any submissions not complying with the specified format.
 - A.1.19.3 Award the contract based solely on a proposal received without entering into any further discussions.
 - A.1.19.4 Short list candidates.
 - A.1.19.5 Not base the final decision solely on price.
- A.1.20 No correspondence will be entered into should MTC decide to reject any proposals or to withdraw the Tender.
- A.1.21 Each response must include a detailed discussion of each of the items below. Should responses not use the same heading and follow the same numbering as the Tender, MTC may automatically disqualify the company from the tender process.
- A.1.22 MTC will make its decision based on the quality of the information contained in the offers received and no opportunity will exist for any company to enhance such information after closing date and time of the Tender.
- A.1.23 It is important to clearly note down any assumptions made in the submitted offer so that each submitted offer may be evaluated fairly against all other offers received.
- A.1.24 This Tender outlines the requirements of MTC and the process to be followed by the prospective Tenderers in submitting an offer.
- A.1.25 Companies should provide a list of previous or current clients they served with similar projects. MTC reserves the right to contact any clients referenced.
- A.1.26 MTC reserves the right to exclude certain persons and legal entities in the event of poor performance; the Tender offering or attempting to offer any bribe, promised a bribe, or any other consideration to any MTC employee involved with this Tender or the tenderer has acted fraudulently and or in bad faith.
- A.1.27 Any restriction imposed upon any such Tenderer shall also apply to any other enterprise under the same or different name with which the person, firm or company is actively associated.
- A.1.28 MTC may accept any Tender in part or wholly with no obligation to explanation whatsoever.
- A.1.29 Tenderer shall be a Juristic Entity with valid Company Registration documents, in terms of the laws of the Republic of Namibia or country of origin. Tenderers who fail to prove that they are a juristic entity shall be disqualified.

GENERAL EVALUATION CRITERIA

- A.1.30 Proposals will be evaluated by MTC using criteria in the Tender and as per the relevant questions asked. These categories are not necessarily listed in order of importance:
- A.1.30.1 Price competitiveness, including any price discount provided in the proposal.
 - A.1.30.2 Project completion schedules and lead times proposed.
 - A.1.30.3 Warrantee conditions and handling of claims.
 - A.1.30.4 Availability of references from other customers and reputation of tenderer.
 - A.1.30.5 Availability of infrastructure for after sales support, both local and international.
 - A.1.30.6 Compliance with local and international standards.
 - A.1.30.7 Certification and accreditations.
 - A.1.30.8 Value added to MTC.
 - A.1.30.9 The financial condition and trading record of the tenderer (Company profile, bank rating of tenderer etc.)
 - A.1.30.10 Tenderer degree of conformance to the Black Economic Empowerment Policy (A certificate from NPPC or any other recognised BEE accreditation agency should be submitted to prove the BEE credential):
 - Alternatively, shareholder names and certificates must be attached.
 - Small and medium enterprises (SME's) must submit their SME certificates issued by the Ministry of Trade and Industry.
- A.1.31 The Tenderer shall ensure that sufficient supporting documentation and information is supplied in his proposal to enable MTC to evaluate the proposal in respect of each of the abovementioned criteria.
- A.1.32 As per the Communications Regulatory Authority of Namibia: Regulations in respect of Type approval and Technical Standards for Telecommunications Equipment, gazetted in the Government Gazette # 5659, General Notice # 22, the tenderer supplying equipment subjected to this regulation must ensure that all documentations required are obtained from the Regulator before importation. Failure to do so may lead to equipment being confiscated by Customs at the supplier's risk, and MTC hereby distances itself from any confiscated equipment.

SUMMARY OF DEADLINES

| ACTION | DUE DATE |
|--------------------------------|---|
| TENDER DOCUMENTS AVAILABILITY: | 01 st April 2022 |
| BRIEFING MEETING: | 07 th April 2022 @ 12h00 PM |
| SUBMISSION OF QUESTIONS: | 14 th April 2022 |
| MTC RESPONSE TO QUESTIONS: | 19 th April 2022 |
| TENDER CLOSING DATE: | 22 nd April 2022 by 14H30 PM |

QUESTIONS & ANSWERS

- A.1.33 If required, companies may submit questions via email to the following e-mail address: tenders@mtc.com.na on or before 14th April 2022. Only questions submitted in the questions template as per Appendix C will responded to.

- A.1.34 All questions and answers thereto will be uploaded on the website by the 19th April 2022.
- A.1.35 Communication between MTC and prospective companies, for the duration of this Tender, must only be through Ms Y. van Wyk @ 061 280 2019 or yvanwyk@mtc.com.na. No direct communication or contact with any other party at MTC is permissible. Any such breach may disqualify the company.

TENDERER’S DESIGNATED LIASON

- A.1.36 Companies must select a single designated contact person, through whom all communications between MTC and the company will take place:

| | |
|----------------------|--|
| CONTACT NAME: | |
| DESIGNATION: | |
| TELEPHONE: | |
| FAX: | |
| EMAIL: | |
| SIGNATURE: | |

REFERENCE LIST (PREVIOUS COMPLETE PROJECTS)

| ITEM | COMPANY NAME | CONTACT PERSON | CONTACT DETAILS | YEAR OF SERVICE |
|------|--------------|----------------|-----------------|-----------------|
| 1 | | | | |
| 2 | | | | |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |

SUCCESSFUL TENDERER’S PERFORMANCE MANAGEMENT

- A.1.37 The successful Tenderer/s are subjected to annual performance reviews to be completed by the respective MTC representative or Procurement Officer responsible for the purchase. The review will be done at intervals to be decided upon by the Procurement department.

A.1.38

The performance reviews will amongst others cover the following issues:

- A.1.38.1 **Reliability:** How reliably do you follow through on your commitments to MTC?
- A.1.38.2 **Cost:** How closely did your final total costs correspond to your expectations at the beginning of the transaction?
- A.1.38.3 **Order Accuracy:** How well did the product/service delivered matched your order specifications and quantity?
- A.1.38.4 **Delivery / Timeliness:** How satisfied is the appraiser about the timeliness of the product/service delivery?
- A.1.38.5 **Quality:** How satisfied is the appraiser about the quality of the product/service provided by your company?
- A.1.38.6 **Documentation Accuracy:** Does your company present its all and correct documents with its deliveries?
- A.1.38.7 **Personnel:** How satisfied is the appraiser about the attitude, courtesy, and professionalism of your company's staff?
- A.1.38.8 **Customer Support:** How satisfied is the appraiser about the customer support she/he received from your company?
- A.1.38.9 **Responsiveness:** How responsive is your company to information requests, issues, or problems that arose in the course of the transaction?

DECLARATION OF INTEREST FORM

Any deliberate omission in this declaration or the supplying of false information will be regarded in a serious light and may lead to an investigation and disqualification of the tender process.

| | | | |
|------------------------|--|-----------|--|
| Tenderer Name: | | Tender #: | |
| Description of Tender: | | | |

RELATION TO MTC EMPLOYEES/ MANAGEMENT/ DIRECTORS

I herewith declare that I have/am related – i.e. spouse (also fiancé or boyfriend/ girlfriend), parent, child, any other relation with the following MTC Employee(s)/ Member(s) of Management/ Board of Directors: *

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____

CONFIRMATION OF FACTUAL INFORMATION

I confirm by signing this declaration that, to the best of my knowledge, the statements made above are factual and accurate and that I have taken note of all the sections. *

| | | |
|------------|------------|-------|
| Full Name: | Signature: | Date: |
|------------|------------|-------|

* Please initial in each box where applicable.

TENDER PRICES

- A.1.39 Tender prices shall be quoted in Namibian Dollar, the legal currency in use in the Republic of Namibia.
- A.1.40 No change in the submitted tender price shall be countenanced after receipt and before award of Tender.

VALIDITY OF TENDER AND ACCEPTANCE

- A.1.41 The MTC is not bound to accept the lowest or any Tender nor to give any reason for the rejection of a Tender, nor shall they be responsible for or pay any expenses or losses which may be incurred by the Tenderer in the preparation and delivery of his Tender.
- A.1.42 Tenders remain open for acceptance for a period of ninety (90) days as from the closing date of the Tender.
- A.1.43 MTC reserves the right to ask for extension of the validity without any change in the prices.
- A.1.44 MTC shall not entertain price variations due to any currency fluctuations for the submitted offer during its validity period.
- A.1.45 After submission and before decision, no interviews dealing with the subject shall be answered by MTC. Tenderers may, however, be called upon to clarify aspects of their Tender at the discretion MTC, and supply further information requested and necessary to assess the Tenders.
- A.1.46 The successful Tenderer will be advised by the MTC to this effect by letter through the mail or by telegram or by fax and in such case the Post Office shall be regarded as the agent of the Tenderer and delivery of such acceptance to the Post Office shall be treated as delivery to the Tenderer.
- A.1.47 In the event that the Tenderer submits his proposal together with a technical partner whether local or foreign, MTC reserves the right to require that both the Tenderer and the Technical Partner conclude the Contract.
- A.1.48 The successful Tenderer shall provide at his own expense all the necessary revenue stamps for the Contract as required by Law in Namibia.
- A.1.49 After the signing of the Contract Documents by MTC and the successful Tenderer a duplicate copy shall be handed over to the latter.
- A.1.50 The MTC reserves the right to adjust arithmetical or other errors in the Tender. Any adjustments made to a Tender will be stated to the Tenderer prior to the acceptance of the Tender.

AMENDMENT OF TENDER DOCUMENTS

- A.1.51 At any time prior to the last date of submission for offers, MTC may, for any reason, whether at its own initiative or in response to a clarification requested by a Tenderer, modify the documents by amendment.
- A.1.52 The amendment shall be notified to all the prospective Tenderers in writing and these shall be binding on them.
- A.1.53 MTC may extend the last date of submission required as a result of such amendment.

DETAILS CONFIDENTIAL

- A.1.54 Tenderers shall treat all aspects pertaining to this tender as confidential and shall not disclose details to third parties except for bona fide tendering purposes.

LEGAL ASPECTS

- A.1.55 Unless in special cases the MTC agrees to the contrary, the laws of the Republic of Namibia shall be applicable to each contract created by the acceptance of a tender and each Tenderer shall indicate a place in Namibia and specify it in his tender as his domicilium citandi et-executandi where any legal process may be served on him.
- A.1.56 Each Tenderer shall bind himself to accept the jurisdiction of the Courts of Law of the Republic of Namibia.
- A.1.57 Each foreign Tenderer shall state in his tender the name of his accredited agent in the Republic of Namibia in whom the necessary legal competence is vested and who has been duly appointed to sign any contract.
- A.1.58 A foreign company may tender on condition that, should it be informed by the MTC that its tender has been successful, it registers as a company and taxpaying entity in the Republic of Namibia prior to the signing of the Form of Agreement or within such extended time as may be allowed by the MTC.
- A.1.59 The Bidder should be an original equipment manufacturer (OEM) or authorized partner of OEM for supply of the equipment, licenses, solution implementation and maintenance support. Letter of confirmation from OEM must be submitted.
- A.1.60 The bidder is only allowed to submit one offer, either individually or in a partnership. Bidders submitting more than one offers will automatically be disqualified.
- A.1.61 One Bidder can bid only with one OEM and similarly one OEM can bid with only one Bidder. Letter of confirmation from the Bidder and OEM is required. Bidders with letters from the same OEM will automatically be disqualified.

DISQUALIFICATION OF TENDERERS

- A.1.62 The offer of any Tenderer, which does not conform to the Conditions of this Tender and the instruction reflected in the Tender, may be disqualified at the discretion of the MTC.

NOTICE (S) TO TENDERS

- A.1.63 Additional information and amendments to the tender documents will be conveyed to the Tenderers by the MTC or his agents, prior to the closing date of the tender, by means of Notices to Tenderers. Receipt thereof shall be acknowledged immediately to the sender by email and shall also be submitted together with the Tender Document with tender closure.

LANGUAGE

- A.1.64 All offers shall be submitted in the English language.

ADDITIONAL CONDITIONS OF TENDER

A.1.65 **Good Standing in terms of the Social Security Commission Act**

Tenderers shall provide Original certificates of good standing in terms of the Social Security Commission Act.

A.1.66 **Good standing with Inland Revenue Office**

Tenderers shall attach a valid Original Tax Good Standing Certificate.

A.1.67 **Company Registration Certificate**

Tenderers shall attach a valid copy of his/her Company Registration Certificate or proof of Defensive Name issued in terms of Section 7 of the Companies Act of 1973 (Act 61 of 1973) OR a Close Corporation Certificate issued in terms of Act 26 of 1988.

A.1.68 **Letter of Intent**

Letter of Intent to be provided by financial institution with the Tender to confirm that a Performance Guarantee will be issued after award of the Tender.

A.1.69 **Shareholding**

Tenderers shall attach shareholders certificates clearly indicating the shareholding structure of the company tendering

TERMS OF REFERENCE

Financial Schedule and Technical Requirements

Please note that the Value/sum insured are based on known values at a point in time and will be adjusted to reflect the current values when the insurance contracts are finalized.

| Asset category | No | Value/Sum Insured | Cover | Premium Quote |
|--|----|-------------------------|-------|---------------|
| ASSETS ALL RISK | | | | |
| A. MATERIAL DAMAGE | | | | |
| Material Damage | | 2,067,099.42 | | |
| Material Damage: All Risk Items (relating to leased remote properties) | | 16,510,474 | | |
| Electronic Equipment | | 605,835,667.73 | | |
| | | | | |
| Sublimits: General | | | | |
| Claims preparation costs | | 1,000,000 | | |
| Protection of Property | | 10,000,000 | | |
| Recovery Charges | | 10,000,000 | | |
| Temporary Repairs and Measures Following Damage | | 10,000,000 | | |
| Import Surcharge | | 10,000,000 | | |
| Costs in Gaining Access | | 10,000,000 | | |
| | | | | |
| Sublimits Section A – Material Damage: | | | | |
| Loss of Documents | | 200,000 | | |
| Money | | 630,000 | | |
| | | | | |
| Theft | | 750,000 | | |
| Accidental damage | | 5,000,000 | | |
| Transit | | 1,000,000 | | |
| | | | | |
| Public Authorities Requirements | | 1,000,000 | | |
| Professional fees | | 15% of reinstated costs | | |
| Plans Scrutiny Fees | | 5% of project value | | |
| Statutory Duties | | 100,000 | | |
| Fire protection System Updating | | 10,000,000 | | |
| Clearance costs | | 10,000,000 | | |
| Clearance costs – no damage to insured property | | 10,000,000 | | |
| Reconstitution of Data | | 10,000,000 | | |
| Increased leasing/hire costs | | 10,000,000 | | |
| Assault | | 10,000,000 | | |

| | | | | |
|--|--|---------------|--|--|
| - Capital amount | | 100,000 | | |
| - Medical expenses | | 100,000 | | |
| Motor vehicle difference in value | | 10,000,000 | | |
| Temporary replacement property | | 10,000,000 | | |
| Locks, Keys and access cards | | 1,000,000 | | |
| Fire extinguishing refill costs | | 2,000,000 | | |
| Fire extinguishing and prevention expense | | 2,000,000 | | |
| Incompatibility | | 10,000,000 | | |
| Glass reinstatement | | 1,000,000 | | |
| | | | | |
| B. ENGINEERING SECTION | | | | |
| All machinery Breakdown | | 41,341,988.05 | | |
| | | | | |
| Sublimits Section B – Engineering: | | | | |
| Operational media | | 10,000,000 | | |
| Foundations and brickwork | | 10,000,000 | | |
| Clearance costs | | 10,000,000 | | |
| Professional fees | | 1,000,000 | | |
| Undamaged property | | 10,000,000 | | |
| Increased leasing/hire costs | | 10,000,000 | | |
| Reconstitution of data | | 10,000,000 | | |
| Incompatibility | | 10,000,000 | | |
| Temporary replacement property | | 2,000,000 | | |
| Surrounding Property damage | | 10,000,000 | | |
| Plans scrutiny fees | | 1,000,000 | | |
| | | | | |
| C. BUSINESS INTERRUPTION SECTION | | | | |
| Basis – Standing charges plus net profit | | | | |
| Indemnity period: 12 months | | | | |
| | | | | |
| Gross rentals (rent payable mobile homes) | | 750,000 | | |
| Standing charges plus net profit | | 1,900,000,000 | | |
| Additional increased cost of working | | 10,000,000 | | |
| Research establishment | | 500,000 | | |
| Fines and penalties | | 500,000 | | |
| | | | | |
| Sublimits Section C – Business interruption | | | | |
| Additional increased cost of working | | 10,000,000 | | |
| Research establishment | | 500,000 | | |
| Fines and penalties | | 500,000 | | |
| Extended Premises/Property | | | | |
| a) Storage | | 5,000,000 | | |
| b) Other premises of insured | | 10,000,000 | | |
| c) Unnamed direct customers | | 100,000,000 | | |
| d) Named direct customers | | 100,000,000 | | |
| e) Roads, bridges etc. | | 10,000,000 | | |
| f) Denial of access | | 50,000,000 | | |

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|---|--|-----------------|--|--|
| | | | | |
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| | | | | |
| Extended damage: | | | | |
| a.) Utilities | | 10,000,000 | | |
| b.) Smoke, noxious fumes or gases | | 10,000,000 | | |
| c.) Slipping, sliding or sloughing | | 10,000,000 | | |
| d.) Polluted water | | 10,000,000 | | |
| e.) Port blockage | | 10,000,000 | | |
| f.) Miscellaneous events | | 10,000,000 | | |
| Maximum demand charges | | 1,000,000 | | |
| Diminution of value of stock | | 10,000,000 | | |
| Public relations expenses | | 1,000,000 | | |
| Rent payable | | 750,000 | | |
| | | | | |
| Excesses: | | | | |
| Property damage: Material damage | | | | |
| Property damage: Business interruption | | | | |
| Business interruption, combined MD and BI | | | | |
| Property in course of construction | | | | |
| Machinery breakdown | | | | |
| Electronic equipment | | | | |
| Theft | | | | |
| All other | | | | |
| | | | | |
| | | | | |
| MULTIMARK | | | | |
| A. FIDELITY GUARANTEE SECTION | | | | |
| On all persons in the service of the company | | | | |
| Loss of goods and money by the insured's employees | | | | |
| | | | | |
| Number of employees | | | | |
| Blanket basis | | Indemnity limit | | |
| | | | | |
| 141 x Cashiers / sales advisors | | 400,000 | | |
| 104 x Senior key personnel | | 5,000,000 | | |
| (6 x EXCO members, 6 x General Managers, 33 x Middle Managers, 3 x Controllers, 57 x Supervisors) | | | | |
| Extensions: | | | | |
| Retroactive cover | | 12 months | | |
| Super ceded cover | | 12 months | | |
| Automatic Reinstatement of insured amount | | Included | | |
| Cost of recovery | | 100,000 | | |
| Computer losses | | 1,000,000 | | |
| Audit fees and claims costs | | 100,000 | | |
| | | | | |
| Excess: | | | | |

| | | | | |
|--|--|---------------|--|--|
| | | | | |
| | | | | |
| B. GOODS IN TRANSIT | | | | |
| Loss of or damage to goods transported by or to the insured | | | | |
| | | | | |
| All property (cell phones, tablets, starter packs etc.) Insured's business)including ropes, tarpaulins and packing materials in connection with the transit), conveyed by means of road, rail or air to and from the insured on the insured's own- or third-party vehicles including courier companies as appointed by the insured from time to time | | | | |
| Goods in transit to be transported to and from the warehouse and to all Mobile Homes, Customers and outlets in Namibia | | | | |
| | | | | |
| Annual carry / Turnover transported | | 250,000,000 | | |
| Load limit | | | | |
| Any 1 consignment | | 1,500,000 | | |
| Cover: | | | | |
| All risks | | YES | | |
| Fire, collision and overturning | | YES | | |
| Fire, collision, overturning and theft following | | YES | | |
| | | | | |
| Basis of valuation | | Cost plus 10% | | |
| | | | | |
| Extensions: | | | | |
| Debris removal | | 10,000 | | |
| Strikes diversion | | YES | | |
| Fire extinguishing charges | | 25,000 | | |
| Loading and unloading | | YES | | |
| Hi-jacking | | YES | | |
| Transit by own and third-party vehicles | | YES | | |
| | | | | |
| Excess: | | | | |
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| | | | | |
| | | | | |
| C. BUSINESS ALL RISK SECTION | | | | |
| Loss or Damage to insured property by any cause not specifically excluded | | | | |
| | | | | |
| Employee Cellphones (Staff scheme) | 473 | 4,142,386.37 | | |
| | | | | |
| Extension/Memo: | | | | |
| Replacement value condition (Following a loss, Insurers will pay the cost by reinstating or replacing the property with that of the same kind, or type, but not superior to or more expensive - "new for old basis". | | | | |
| | | | | |
| On basis of cost to MTC as reseller of devices, no third-party quotes and MTC to provide updated cost prices to insurer on quarterly basis. | | | | |
| | | | | |
| Excess: | | | | |
| | | | | |
| | | | | |
| D. MOTOR SECTION | | | | |
| | | | | |
| Specified values: | | | | |
| Maximum value on any one vehicle – N\$800,000 | | | | |
| Trailers and tankers | 17 | 614,404.18 | | |
| Sedans | 30 | 3,844,387.72 | | |
| Bakkies | 85 | 25,902,438.52 | | |
| Boats | 2 | 24,627.47 | | |
| Forklifts | 2 | 210,520.18 | | |
| Busses | 9 | 3,197,102.17 | | |
| | | | | |
| Cover: | | Comprehensive | | |
| | | | | |
| Extensions: | | | | |
| Windscreen | | YES | | |
| Loss of keys | | 15,000 | | |
| Wreckage removal | | 50,000 | | |
| Contingent liability | | 2,500,000 | | |
| Passenger liability | | 5,000,000 | | |
| - Non-Fare paying passenger | | 5,000,000 | | |
| - Liability Any Other Event and the Aggregate of above | | 5,000,000 | | |
| - Unauthorized passenger liability | | 2,500,000 | | |
| Liability due to fire or explosions | | 1,000,000 | | |

| | | | | |
|---|--|-----------------------|--|--|
| Unauthorized passenger liability | | 2,500,000 | | |
| Parking facilities and movement of third-party vehicles | | 2,500,000 | | |
| Fire extinguishing charges | | YES | | |
| | | | | |
| Extensions: | | | | |
| Theft of Radio/CD players and similar equipment | | YES | | |
| | | | | |
| Memo: | | | | |
| VW Crafter has a Sound System to the Value of N\$253,000 included in SI as an Extra Specified Item | | | | |
| Toyota Hilux has a Sound System to the Value of N\$20,000 included in SI as an Extra Specified Item | | | | |
| | | | | |
| Excesses: | | | | |
| Basic | | | | |
| Windscreen | | | | |
| | | | | |
| | | | | |
| BROADFORM LIABILITY SECTION | | | | |
| Retroactive Date: | | Date | | |
| | | | | |
| Basis of Cover: | | eg: Claims Made Basis | | |
| Property Owners Liability | | 50,000,000 | | |
| General and Tenants Liability | | 50,000,000 | | |
| Surrounding Property | | 50,000,000 | | |
| Work Away | | 50,000,000 | | |
| Defective Workmanship | | 50,000,000 | | |
| Spread of Fire | | 5,000,000 | | |
| Products Liability | | 50,000,000 | | |
| Statutory Legal Defence Costs | | 100,000 | | |
| Wrongful Arrest, Defamation and Discharge | | 100,000 | | |
| Employers Liability | | 50,000,000 | | |
| Gratuitous Negligence Advice | | 50,000,000 | | |
| Claims Preparation Costs | | 100,000 | | |
| | | | | |
| Excess: | | | | |
| | | | | |
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| | | | | |
| CONTRACTORS ALL RISKS | | | | |
| Erection/ Contract Works | | 100,000,000 | | |
| Maximum Any One Contract | | 11,500,000 | | |
| Maintenance Period: | | 12 months | | |
| Public Liability | | 5,000,000 | | |
| | | | | |
| Extensions | | | | |
| Own and Surrounding Property | | 5,000,000 | | |
| Transit & Temporary Storage | | 5,000,000 | | |
| Offsite Storage | | 500,000 | | |
| Site Central Storage | | 500,000 | | |
| Claims Preparation Costs | | 50,000 | | |
| Professional Fees | | 500,000 | | |
| Fire Brigade and Public Authority | | 250,000 | | |
| Temporary Removal | | Included | | |
| Escalating during Re-installment | | Percentage | | |
| Escalation | | Percentage | | |
| Removal of Debris | | 300,000 | | |
| Testing and Commissioning | | 28 Days | | |
| | | | | |
| Excesses: | | | | |
| Material damage | | | | |
| Testing and commissioning | | | | |
| Spread of fire | | | | |
| Underground services | | | | |
| Electrical cabling | | | | |
| All other | | | | |
| | | | | |
| | | | | |
| DIRECTORS AND OFFICERS | | | | |
| Directors and Officers Liability | | 50,000,000 | | |
| | | | | |
| Extensions | | | | |
| Estates, Heirs, Legal Representatives | | Included | | |
| Defamation | | Included | | |
| New Subsidiaries | | Included | | |
| Investigation and Inquiry Costs | | Included | | |
| Aggregate Reinstatement | | Included | | |
| Bail Bond Costs | | 5,000,000 | | |
| Bodily Injury and Property Damage Defence Costs | | 5,000,000 | | |
| Crisis Communication Costs | | 5,000,000 | | |
| Deprivation of Assets Expenses | | 5,000,000 | | |
| Emergency Defence Costs and Legal Representation Expenses | | 5,000,000 | | |
| Extradition Proceedings | | 5,000,000 | | |

| | | | | |
|--|--|-----------------------|--|--|
| Prosecution Costs | | 5,000,000 | | |
| Public and Investor Relations Expenses | | 5,000,000 | | |
| Retired Directors | | Included | | |
| Outside Directorship (Declared Basis) | | Included | | |
| Kidnap Response Costs | | 250,000 | | |
| | | | | |
| Excess: | | | | |
| | | | | |
| | | | | |
| OPEN MARINE | | | | |
| Annual Carry | | 20,000,000 | | |
| Any One Consignment | | 5,000,000 | | |
| Accumulation Limit | | 10,000,000 | | |
| | | | | |
| Subject Matter | | | | |
| Radar Masts, Antennas, Equipment and or Spares and / or like items used in the cellular Network Industry excluding Cellular phones | | | | |
| | | | | |
| Cover | | | | |
| Institute Cargo Clauses (A) | | | | |
| Institute War and SR & CC Clause | | | | |
| | | | | |
| Excess: | | | | |
| | | | | |
| | | | | |
| STATED BENEFITS | | | | |
| Accidental Death or injury to the Insured Persons | | | | |
| Cover: | | 24 Hours / World Wide | | |
| | | | | |
| Basis of cover: | | Annual declaration | | |
| | | | | |
| Personal Insured | | | | |
| Estimated annual earnings | | | | |
| Management and Office Staff | | 280,613,976 | | |
| Marketing and Operations Staff | | 287,279,785 | | |
| | | | | |
| Benefits | | | | |
| Death | | 1x Annual | | |
| Permanent Total Disablement | | 1x Annual | | |
| Temporary Total Disablement | | 100% x 52 Weeks | | |
| Medical Expenses | | 20,000 | | |
| | | | | |
| Extensions included: | | | | |
| Abduction / hi-jacking / kidnapping | | 100,000 | | |
| Additional Death Benefit | | 15,000 | | |

| | | | | |
|---|--|---------------------------------|--|--|
| Repatriation | | 50,000 | | |
| Travel and Accommodation expenses | | 20,000 | | |
| Emergency Transportation / Search & Rescue | | 100,000 | | |
| Life support & Life support equipment | | 100,000 | | |
| Temporary Drivers | | 1,000/week limit 10,000 | | |
| Trauma counselling | | 750/visit limit 25,000 | | |
| Childcare | | 200/day limit 10,000 | | |
| Family/servants medical expenses | | 50,000 | | |
| Claims costs | | 50,000 | | |
| Mobility | | 150,000 | | |
| Rehabilitation | | 100,000 | | |
| Relocation | | 40,000 | | |
| Crime | | 5% Max 25,000 | | |
| Disappearance | | Included | | |
| HIV assist Including ARV's | | Included | | |
| HIV lump sum benefit | | 100,000 | | |
| Hospital confinement | | 2,000/day max 14 days | | |
| Quadriplegia | | 20% of PD benefit max 75,000 | | |
| Seatbelt | | 10% of AD benefit max 50,000 | | |
| Passive war | | Included | | |
| | | | | |
| Excess: | | | | |
| TTD | | | | |
| Medical expenses | | | | |
| | | | | |
| | | | | |
| CYBER INSURANCE | | | | |
| | | | | |
| Limit of Indemnity (please quote on all 3 options) | | | | |
| - N\$20,000,000 | | | | |
| - N\$50,000,000 | | | | |
| - N\$100,000,000 | | | | |
| Retention and Waiting period: | | 12 hours | | |
| | | | | |
| Retroactive cover: | | Included | | |
| | | | | |
| Extensions: | | | | |
| Data breach (1 st party) | | Included | | |
| Restoration (1 st party) | | Included | | |
| Business Interruption (1 st party) | | Included | | |
| Cyber extortion (1 st party) | | Included | | |
| Cyber-crime (1 st party) | | Included | | |
| Confidentiality and privacy (3 rd party) | | Included | | |
| Network security (3 rd party) | | Included | | |

| | | | | |
|---|--|--|--|--|
| Media (3 rd party) | | | | |
| | | | | |
| Excess: | | | | |
| | | | | |
| | | | | |
| NASRIA | | | | |
| Based on sums insured per detail schedules above. | | | | |