

**SCHEDULE ONE****INSURANCE SUMMARY 2006-2007****MATERIAL DAMAGE****Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Buildings, Contents Plant &amp; Machinery and Stock as listed in the "Statement of Property Insured"

**Perils Insured:**

Physical Loss or Damage to Property Insured being unintended and unforeseen by the Insured.

**Principal Deductibles**

Each and every loss - Schedule No 2	\$2,500
Each and every loss - All other property	\$5,000
Earthquake, Fire following earthquake, Tsunami, Volcanic eruption and Hydrothermal activity 1% of Material Damage site value	
	(Min. \$50,000 and max. \$500,000 per site)
Landslip	\$50,000
Subsidence	\$25,000

**Limit of Liability:**

\$1,565,193,139

**Sub-Limits of Liability:**

Contents Anywhere in New Zealand, limit any one site	\$20,000,000
Contents Bromley Treatment Works	\$65,500,000
Contents Library, Gloucester St	\$33,952,753
Contents Civic Office, Tuam St	\$37,379,318
Property in or on Water - Limit per item	\$25,000
- Limit any one Loss	\$500,000
Capital Additions	\$1,000,000
Electric Motors	3.75 kw
Hazardous Substance Emergency	\$100,000
Landslip	\$2,000,000
Money- Business hours & in transit	\$200,000
- In non-business hours	\$10,000
New Construction Works and Plant Installation	\$500,000
Protection Costs	\$100,000
Refrigerated goods	\$10,000
Stolen Keys	\$50,000
Subsidence	\$500,000
Transit	\$500,000
Portable Business Equipment (Anywhere in the World)	\$20,000

Watercraft

\$1,500

**Location:**

Whilst at any situation listed in the statement of property insured or whilst in transit anywhere in New Zealand and whilst in transit between New Zealand ports.

# BUSINESS INTERRUPTION

## Policy Period:

From: 30 June 2006 To: 30 June 2007

## Covering:

Interruption to your operational activities following damage to property that is insured under your Material Damage Policy, and results in losses or increased costs as below:

## Limits of Liability:

Gross Profit – Vbase Venue Management	\$10,500,000
Gross Profit – City Care Ltd (Bitumen Plant only)	\$1,200,000
Gross Revenue – Canterbury Hockey Foundation	\$200,000
Gross Rental – Christchurch Tramway	\$300,000
Gross Profit – Canterbury Hockey Association	\$230,000

## Increased Cost of Working/Additional Expenses

Vbase Venue Management	\$5,000,000
Civic Offices	\$6,000,000
Public Library	\$3,000,000
Any other Location	\$5,000,000

<u>Claim Preparation Costs</u>	\$250,000
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## Principal Deductibles:

Each and every loss (other than)	\$Nil
Acts of Civil Authorities	7 days
Compulsory Closure	7 days
Dependency	24 hours except
- Damage within 1 kilometre	48 hours
- Damage to Port and Airport Buildings	14 days
Entanglement	7 days
Earthquake, Fire following earthquake, Tsunami, Volcanic eruption, Hydrothermal activity, Fumes Gasses & Toxic Substances.	Refer Material Damage Deductible

## Indemnity Periods:

12 Months – Gross Profit - City Care Ltd
- Canterbury Health Association
24 Months – Gross Profit – Vbase Venue Management
36 Months – All other items/entities

## MUSEUM FINE ARTS (PRIMARY LAYER)

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

All Fine Arts of whatsoever nature, in the possession of the Christchurch City Council, including loan works and exhibition works for which the Council is responsible.

**Limits of Liability:**

\$27,500,000 each and every loss

\$3,000,000 each and every loss in respect of transit

**Territorial Limits:**

Anywhere in the World, including whilst in transit.

**Deductible:**

\$1,000 each and every claim. No deductible applies to items belonging to the Art Gallery's permanent collection whilst away from their premises or for items on loan to the Art Gallery.

## MUSEUM FINE ARTS (EXCESS LAYER)

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

All Fine Arts of whatsoever nature, in the possession of the Art Gallery, including loan works and exhibition works for which the Art Gallery is responsible.

**Limits of Liability:**

\$32,500,000 each and every loss over and above primary layer insurance

**Territorial Limits:**

Christchurch Art Gallery, Worcester Boulevard, Christchurch.

**Deductible:**

\$27,500,000 each and every claim.

# MOTOR VEHICLE

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

All vehicles, other mobile plant and equipment, vehicular equipment every description registered and unregistered owned by, or otherwise the responsibility of the Insured.

**Location:**

Anywhere in New Zealand including transit between the North and South Islands, except Chatham Island

**Limits of Liability:**
**Section 1 Damage to Own Vehicle(s)**

Sum Insured:	Market Value
Fleet Value:	\$21,134,679

**Section 2 Third Party Liability – any one accident**

In respect of City Care Shell Redevelopment Lyttelton contract	\$10,000,000
All other claims	\$5,000,000

**Principal Deductible - each and every claim Section 1:**

Community Vans	\$400
Sponsored Vehicles	\$400
Safe Cycling Programme	\$400
Safer Community Council	\$400
Christchurch Youth Organisation	\$400
Vbase Venue Management Group Ltd	\$400
All other claims	\$5,000

**Main Extensions / Sub Limits**

Additions and Deletions	Vehicle Limit	\$300,000
Claim Preparation Costs		\$5,000
Earthquake Volcanic Eruption		Included
Employees Vehicles		\$50,000
Hoists		\$5,000
Removal of Debris		\$10,000
Rental Vehicles	Limit	\$250,000
	Loss of Use	\$25,000
Repairs Authorisation	The greater of \$500 or deductible (Max \$2,500)	

# FIDELITY GUARANTEE

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Theft of money or goods, belonging to you or held jointly in trust or on commission or in which the Insured otherwise has an interest.

**Limit of Indemnity:**

Limit per Insured Person	\$1,000,000
Aggregate Annual Limit	\$1,000,000

**Deductibles:**

Each and every loss	\$25,000
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# PERSONAL ACCIDENT

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Accidental injury causing Death or permanent disability as set out in the Schedule of benefits under the Policy on the lives of:-

- a) Mayor
- b) Elected Representatives (12)
- c) Community Board Members (36)

**Limits of Liability:**

\$75,000 per person

for Events 1 – 19 ranging from 1% for the loss of the greater part of a toe to 100% following accidental death.

**Aggregate Limits of Liability:**

\$1,000,000 for all claims during any one period of insurance.

\$500,000 for all claims during any one period of insurance for accidents occurring during travel on 'non-scheduled' Aircraft.

**Territorial Limits:**

Worldwide, 24 hours

**Deductibles:**

Nil

# TRAVEL

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Executives, Employees, accompanying family and Elected Members including private travel, if authorised by the Insured

**Territorial Limits:**

Worldwide excluding travel solely within New Zealand

**Limits of Liability (Each Person)**
**Limits & Deductibles:**

<b>Personal Accident</b>	\$100,000
Children under 16 years	\$10,000
Surgical Benefit (injury)	\$2,000
Surgical Benefit (sickness)	\$1,500
Broken/Fractured Bones	\$1,000
Kidnap & Ransom	\$250,000

**Hijack & Detention**

Daily benefit up to 20 days	200
Legal costs	\$3,000

**Medical Expenses**

Unlimited

Including cancellation/curtailment

Continuous bed confinement - daily benefit up to 100 days	\$50
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24 Hour Emergency Assistance

**Loss of Deposits**

\$20,000

**Baggage, Personal Effects (Item limit \$5,000)**

\$20,000

Deprivation of Baggage	\$1,000
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Laptops /Electronic Equipment	\$5,000
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Tools of Trade	\$10,000
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Physical Loss of Money/Travel Documents	\$3,000
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**Alternative Employee Expenses (Overseas only)**

\$20,000

**Personal Liability**

\$2,000,000

**Collision Damage/Theft Waiver**

\$5,000

**Political Evacuation**

\$10,000

**Aggregate Limits of Liability:**

\$1,000,000 for all claims during any one period of insurance.

\$500,000 for all claims during any one period of insurance for accidents occurring during travel on 'non-scheduled' Aircraft.



# MARINE HULL

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Waka 2000

**Insured Perils:**

Loss or damage to hull

**Limits of Liability:**

\$263,000

**Description of Use:**

Inland and coastal waters of New Zealand

**Deductibles:** \$5,000 any one claim reducing to

\$500 whilst the vessel is situated at Kerrs Reach or Springfield Rd, Christchurch

# MACHINERY BREAKDOWN

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:****Physical Damage:**

Breakdown of specified Mechanical or Electrical equipment for repairs or if a total loss, replacement with equipment in similar condition of the damaged machinery prior to the damage or replacement cost of a new machine less depreciation.

Limit of Liability

\$As per Schedule

**Perils Insured:**

Sudden and unforeseen damage not expressly excluded

**Location:**

Anywhere in New Zealand

**Deductibles:**

Physical Damage:

\$2,000

20% of overseas air freight costs

## SCHEDULE – MACHINERY BREAKDOWN POLICY 30 JUNE 2006 TO 30 JUNE 2007

Item No.	Description of Items	Sum Insured
1.	3 Heil HPT 1000 Compactors with two power packs each, including switchgear and controls \$230,000 each (One situated at each site Parkhouse Road, Ruru Road & Styx Mill Road - All for Metro Refuse).	\$750,000
2.	6-21 metre 50 tonne Weigh bridges and associated switch, control gear and printers \$145,400 each. (Two situated at each location as above)	\$872,400
3.	1x 21 metre 50 tonne Weigh bridges and associated switch, control gear and printers \$76,200. (At the landfill site Forest Road)	\$76,200
4.	Compactor, Parkhouse Transfer Station	\$100,000
5.	Outdoor Heat Pump: APV DT160-2000F includes four 50hp Copeland D8RH-5000 Compressors – Jellie Park Pool	\$160,000
	Indoor Heat Pump: Norwest Mechanical Ltd. PHP Units. Twin heat recovery evaporator circuits to pool heating and air – Jellie Park Pool.	\$40,000
	Well Pump (48 litres/second)	\$15,000
6.	Heat pump model 30LHP0340AF900AC-03 - Pioneer Leisure Centre	\$76,000
	Carrier Heat Pump: 30HXC100-AO112-HEE – Pioneer Centre	\$90,000
7.	Heat pump model 30LA-0450-05C - Centennial Leisure Centre	\$92,000
8.	DWH Copeland Compressor D6DH3-350X-AWM/D – Wharenuui Leisure Centre	\$60,000
	DWH Copeland Compressor D6DJ3-400X-AWM/D – Wharenuui Leisure Centre	\$60,000
	Transflux Heaters	\$24,000
9.	Pensotti Boiler – Linwood Nursery	\$15,000
10.	Hoval SR400 Boiler - Botanical Gardens - Cunningham House	\$15,750
	Carbofael Hot Water Boiler – Botanic Gardens (Nursery)	\$13,200

11.	Aquatherm Ygnis EM2300 boiler and attachments – QEII Leisure Centre	\$55,000
	Aquatherm Ygnis EMK1160 boiler and attachments – QEII Leisure Centre	\$60,000
	2 x York CHR12000 heat pump & 2 compressors– QEII Leisure Centre	\$220,708
12.	Overseas Airfreight	\$20,000
<b>TOTAL SUM INSURED</b>		<b>\$2,815,258</b>

# MACHINERY BREAKDOWN BUSINESS INTERRUPTION

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:****Consequential Loss**

Business Interruption following Mechanical Breakdown. Covering Insured Gross Profit  
(Leisure Pool Complexes Only) \$1,800,000

Increased cost of working incurred necessary to maintain normal business operations following  
loss or damage. \$100,000

Claims Preparation Costs (Auditors, Accountants, Solicitors and other professional services in  
the preparation of the claim) \$25,000

Indemnity Period One (1) month

**Perils Insured:**

Following sudden and unforeseen damage insured by the Machinery Breakdown policy, not  
expressly excluded

**Location:**

Anywhere in New Zealand

**Deductible**

48 Hours

# FOREST AND RURAL FIRES ACT

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

The costs and expenses of any fire fighting operations incurred in the capacity of Fire Authority for a Rural District under the Forest and Rural Fires Act.

**Limits of Liability:**

The Insurer will reimburse the Fire Control costs less :-

- any amount recovered from the Rural Fire Fighting Fund and,
- any deduction from a Claim made under section 46E of the Fire Service Amendment Act and,
- the Policy Excess

Up to the Policy limit of

\$1,000,000 any one claim  
and \$2,000,000 any one policy period

**Excess:**

\$10,000

# BODILY INJURY LIABILITY

## (PUNITIVE/EXEMPLARY DAMAGES)

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Covering:**

Legal Liability in respect of Bodily Injury to Third Parties for Punitive and Exemplary Damages and Legal Costs incurred with the Insurer's consent.

**Limit Of Indemnity:**

any one occurrence and in the aggregate any one policy period (including legal and other related costs).  
\$1,000,000

**Deductible:**

\$Nil

# DIRECTORS & OFFICERS LIABILITY

**Insured:**

Christchurch City Holdings Ltd

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Scope of Cover:**

To Indemnify Any Past, Present Or Future Director, Officer Or Employee Of The Insured Against Sums They Become Legally Liable To Pay In Respect Of Wrongful Acts Committed, Attempted Or Allegedly Committed Or Attempted.

**Limit of Indemnity:**

\$5,000,000 any one claim and in the aggregate any insurance period.

**Excess:**

\$10,000 – company reimbursement policy.

Nil – directors and officers policy



# DIRECTORS & OFFICERS LIABILITY

**Insured:**

Jade Stadium Ltd

**Policy Period:**

From: 30 June 2006 To: 30 June 2007

**Scope of Cover:**

To Indemnify Any Past, Present Or Future Director, Officer Or Employee Of The Insured Against Sums They Become Legally Liable To Pay In Respect Of Wrongful Acts Committed, Attempted Or Allegedly Committed Or Attempted.

**Limit of Indemnity:**

\$3,000,000 any one claim and in the aggregate any insurance period.

**Excess:**

\$5,000 – company reimbursement policy.

Nil – directors and officers policy

# DIRECTORS & OFFICERS LIABILITY

**Insured:**

Tuam Ltd

**Policy Period:**

From: 29 June 2006 To: 30 June 2007

**Scope of Cover:**

To Indemnify Any Past, Present Or Future Director, Officer Or Employee Of The Insured Against Sums They Become Legally Liable To Pay In Respect Of Wrongful Acts Committed, Attempted Or Allegedly Committed Or Attempted.

**Limit of Indemnity:**

\$3,000,000 any one claim and in the aggregate any insurance period.

**Excess:**

\$5,000 – company reimbursement policy.

Nil – directors and officers policy

## PUBLIC LIABILITY (RISKPOOL)

**Insured:**

Christchurch City Council

**Covering:**

Personal injury and /or property damage

**Policy Period:**

From: 29 June 2006 To: 30 June 2007

**Limit of Indemnity:**

\$10,000,000 each and every claim, but with the following sublimits;

Employees' Property	\$10,000
Care, Custody or Control	\$500,000
Forest & Rural Fires Act	\$250,000
Products hazard	\$10,000,000
each and every claim and in all	
during the membership period	
Wreck Removal	\$100,000
Service & Repair	\$250,000

**Excess:**

\$2,000 – each and every claim.

# PROFESSIONAL INDEMNITY (RISKPOOL)

**Insured:**

Christchurch City Council

**Covering:**

Breach of Professional Duty arising out of any negligent act, error or omission

**Policy Period:**

From: 29 June 2006 To: 30 June 2007

**Limit of Indemnity:**

\$10,000,000 each and every claim, but \$20,000,000 in all during the Fund Year

**Excess:**

\$10,000 – each and every claim with the following exception

Loss of Documents

\$500

each and every claim