

EXECUTIVE

Tailor-made insurance





INSURANCE DESIGNED TO COMPLEMENT YOUR UNIQUE LIFESTYLE

At Santam, we understand our clients and their unique insurance needs. That's why we've developed Santam Executive, a bespoke solution specifically suited to affluent individuals looking to insure their valuable assets.

From luxury homes, watercraft and cars to jewellery and fine art, this solution is designed to protect what's important to you. It offers comprehensive, bespoke insurance with enhanced limits and a dedicated team of expert claims and service consultants to process your claims.

As an Executive client, you will also have access to additional tier points through paid Santam Reality membership, and enjoy 30-day vehicle hire, protection against the application of average, and 24/7 Santam SOS services.





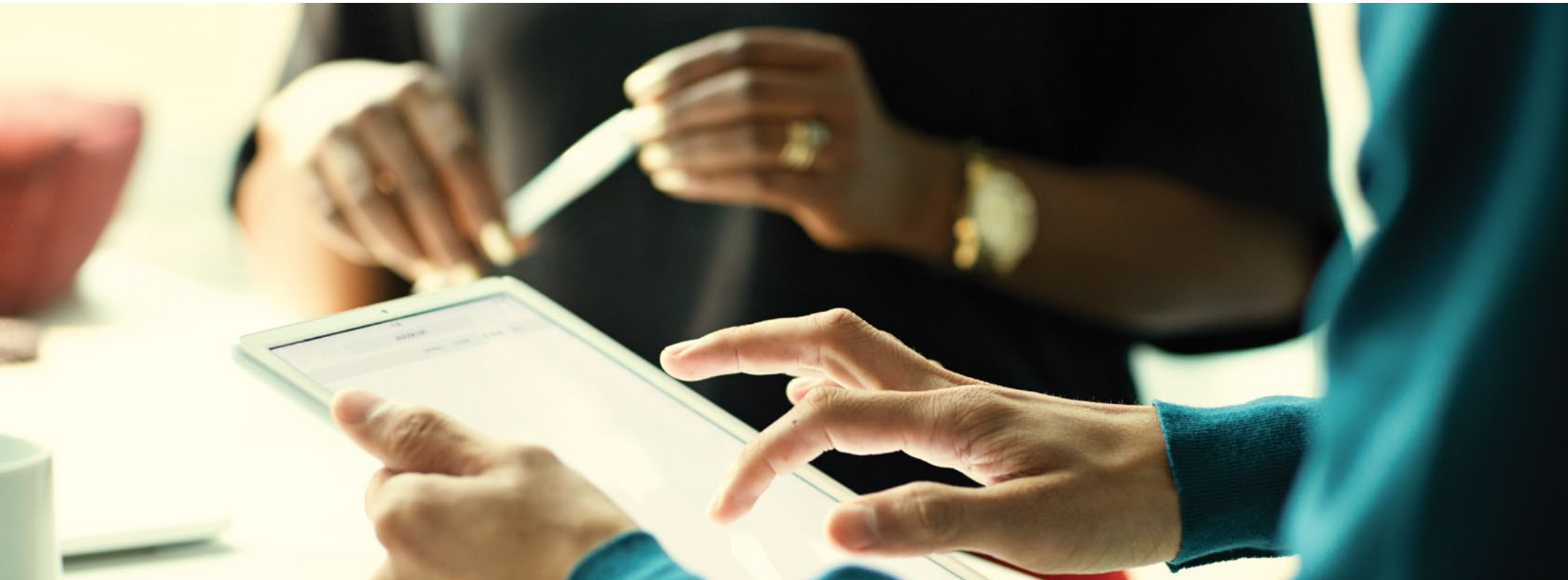
OUR TRACK RECORD

With over 100 years of insurance experience, we're proud to be the market leader in short-term insurance, with a market share exceeding 24% in South Africa.* We have offices across 33 countries and insure over 80 of the top 100 JSE-listed companies.*

For over a century, we have consistently delivered insurance good and proper. This can be attributed to our insurance expertise, which comes from understanding every aspect of risk you may face, and providing solutions specifically designed to meet your needs.

Our expertise, insights and comprehensive cover mean you can rest assured that all your insurance needs will be taken care of. This allows you to continue pursuing your passion, while we manage your risk.

*As of 31 December 2020.





SANTAM EXECUTIVE FEATURES

BUILDING AND CONTENTS COVER

1. A range of covers with high limits for buildings and contents
2. Cover for power surges, up to the insured amount
3. Cover for contents on an asset all-risks basis and flexible worldwide cover against loss or damage of up to 30%
4. Cover for accidental damage to buildings up to the building's insured amount and for accidental damage to fixed machinery up to R100 000
5. Private collections cover with certain limits and exclusions

VEHICLE COVER

1. A range of covers with high limits
2. Vehicle hire for up to 30 days
3. Optional cover:
 - Accidental damage to tyres or rims
 - Classic cars
 - Credit shortfall
 - Guaranteed value
 - SmartPark™





OPTIONAL COVER

1. All-risks unspecified cover for items such as jewellery
2. Watercraft
3. Legal costs and legal expenses
4. Personal accident

ADDITIONAL BENEFITS

- Protection against the application of average to your building and contents, subject to using our valuation tools and providers
- A policy that provides additional covers automatically at no additional cost
- Weather notifications to help you safeguard your assets
- SOS services, which include 24/7 emergency roadside assistance, home-drive assistance, home assistance, legal advice, and route assistance
- Additional tier points for your Santam policy if you are a Sanlam Reality member



KEY BENEFITS

EASY TO UNDERSTAND

Tailor-made shouldn't mean complicated. We provide simplified policy wording, covers and limits that are easy to understand, and both automatic and optional covers that can be customised to meet your specific needs.

PERSONALISED PREMIUMS

Premiums are calculated using scientific ratings to ensure you receive a competitive rate, dependent on your individual risk characteristics.

SIMPLE EXCESS STRUCTURE

The excess structures are easy to understand and stipulate rand amounts.





| YOUR INSURANCE PARTNER

Living an extraordinary life means you need an insurance partner who understands your unique needs. We know you have worked hard to achieve success and we are committed to protecting what is most valuable to you.

As the insurer of choice for thousands of South Africans, we will continue to deliver an exceptional service experience. It's been that way for over 100 years and will always be the way we do insurance.

Santam. Insurance good and proper.



| QUALIFYING CRITERIA

Santam Executive insurance is available to individuals who have a minimum buildings insurable value of R2,5 million* and a minimum contents value of R800 000.

*The exception to the rule is where the building cannot be insured under a Santam personal lines policy, for example a sectional title owned property, or the building is already insured under another Santam policy.



For more information about the unique benefits of the Santam Executive solution, speak to your intermediary or visit **www.santam.co.za**.

Santam. Insurance good and proper.

Santam is an authorised financial services provider (FSP 3416),
a licensed non-life insurer and controlling company for its group companies

