

A man and a woman are in a warehouse or storage area. The woman, on the left, is sitting on a white metal frame, wearing a blue denim shirt and jeans, and smiling. The man, on the right, is standing, wearing a light blue button-down shirt and dark pants, and smiling. They are surrounded by cardboard boxes, some of which are open. A laptop is open on a box in the foreground. The background shows more boxes and a window with a metal frame.

SANTAM COMMERCIAL INSURANCE



Intro paragraph



| INSURANCE FOR BUSINESSES

Your business is your livelihood. And because you work hard to succeed, you need good and proper insurance that does the same. At Santam, we do insurance with careful consideration, due diligence and expertise. We take the time to understand the risks you face and provide a diverse range of insurance solutions that cover them, no matter how big or small your business.

We believe insurance should provide value and peace of mind, not questions and uncertainty. Our depth of expertise means we can recognise the specific risks your business may face and provide tailored solutions to protect it. It comes from understanding what is important to you and treating your business as seriously as you do. While no two businesses are the same, many SMEs experience similar challenges. Understanding what kind of insurance you need is the start of securing the future of your business.





OUR PRODUCTS





OUR PRODUCTS

OUR STANDARD BUSINESS SOLUTION

THIS SOLUTION PROVIDES COVER FOR THE FOLLOWING:

- Fire
- Buildings (combined)
- Business interruption
- Theft
- Office contents
- Money
- Glass
- Goods in transit
- Business all risks
- Accidental damage
- Fidelity insurance (theft by employees)
- Public liability
- Employer's liability
- Umbrella liability
- Group personal accident cover (individuals and employees)
- Vehicles
- Electronic equipment
- Machinery breakdown
- Business interruption following machinery breakdown
- Deterioration of stock

Please note: This solution is not limited to the areas listed above – additional cover can be provided if required.

FIRE

You can insure your business against damage to property (buildings, plant and machinery, and stock, etc.) by fire, lightning and explosion, as well as allied perils (such as an earthquake, storm, wind, water, hail and snow, and impact by an aircraft or vehicle).

BUILDINGS (COMBINED)

If your business owns buildings, you can insure them against damage by fire, lightning and explosion, as well as allied perils (such as an earthquake, storm, wind, water, hail and snow, and impact by an aircraft or vehicle). This cover can also be extended to cover losses caused by theft of internal fixtures and fittings after forcible and violent entry. It also covers legal liability to third parties arising from the ownership of the property.



BUSINESS INTERRUPTION

In the event of damage to the property caused by certain prescribed insured events, you, as the business owner, may not be able to generate income at the same level as prior to the loss. We can provide cover for the proportionate loss of net profit and fixed costs that prevent, reduce or interrupt trade or business at the insured premises.

THEFT

This covers loss of or damage to contents as a result of theft following a forcible and violent entry into a building on your premises.

OFFICE CONTENTS

This covers the loss of or damage to office contents (excluding electronic data-processing equipment) by fire, lightning and explosion, as well as allied perils (such as an earthquake, storm, wind, water, hail and snow, and impact by an aircraft or vehicle). It can be extended to cover theft by forcible and violent entry, loss of documents, and legal liability to third parties arising from the loss of such documents.

MONEY

As a business owner, you are bound to keep money on your premises or transport it from time to time. We provide cover for the loss of or damage to money on the premises and while in transit to or from the bank.

WE ALSO COVER YOU FOR THE FOLLOWING:

- Loss of or damage to money containers
- Loss of locks or keys

GLASS

The accidental breakage of glass in windows or doors is inconvenient and leaves your business property exposed. You therefore need to ensure you are covered against this risk. Our solution includes cover for external and internal glass, as well as building signage.

WE ALSO COVER YOU FOR THE FOLLOWING COSTS AND EXPENSES:

- Damage to shop fronts, frames and window displays
- Burglar alarm strips
- The employment of a watchman service



GOODS IN TRANSIT

Goods can often be damaged or stolen while being transported, which is why we cover you against this risk.

WE OFFER THE FOLLOWING COVER OPTIONS:

- Limited (Fire, explosion, collision, overturning of the vehicle)
- Theft following a fire, explosion, collision or overturning of the vehicle
- Hijacking of the vehicle
- Theft of the vehicle
- Theft
- All risks

BUSINESS ALL RISKS

This provides comprehensive cover for the loss of or damage to specified equipment, on and off your premises. This cover is essential if you are a professional photographer, for example, who travels extensively with equipment. This solution provides the option to insure items worldwide – in any building, or in a specific building only.

ACCIDENTAL DAMAGE

It is difficult to think of everything that can impact your business. Sometimes, extraordinary events occur for which there is no insurance anywhere in a policy, such as the collapse of shelving. Accidental damage provides cover for these unusual events (provided they are not insurable under another cover in the policy).

FIDELITY INSURANCE (THEFT BY EMPLOYEES)

Although you take great care in appointing a qualified and ethical workforce, employees may still commit fraud or theft. Our cover includes compensation for financial loss due to theft of money or stock by an employee or employees.

PUBLIC LIABILITY

This covers your legal liabilities for property damage or bodily injury to third parties arising from your insured business. This can be extended to include liability for any products you have supplied, manufactured or repaired, as well as defective workmanship, excluding the actual item worked on or provided. This does not include product recall and product guarantee.

EMPLOYER'S LIABILITY

This is a form of contingent cover for business employees who are not provided for by the Workmen's Compensation Act. It covers any legal liability you may have for injury to employees arising in the course of your business.





UMBRELLA LIABILITY

This provides cover on an excess of loss, difference in conditions and additional risks basis for any underlying legal liability insurance you already have in place (with Santam only).

GROUP PERSONAL ACCIDENT COVER (INDIVIDUALS AND EMPLOYEES)

This cover protects your employees by providing you with compensation for any accidental bodily injury suffered by an employee. Standard cover is for death, permanent disability, temporary total disablement, and limited medical expenses.

VEHICLES

This covers your motor vehicle for own damage and/or third-party liability and/or passenger liability. Vehicles are insured on an individual basis. The basis can be comprehensive cover, which provides protection against all risks, which means the vehicle is covered for any occurrence except for the exclusions contained in the policy wording. Alternatively, in exchange for a lower premium, the basis of cover can be reduced to third-party liability, fire and theft only, or further reduced to third-party liability cover only.

ELECTRONIC EQUIPMENT

Computers and other electronic equipment are an integral part of your business and therefore need to be properly insured against damage or loss.

WE OFFER COVER FOR THE FOLLOWING:

- The replacement and repair of hardware
- Architects' and other professionals' fees
- The clearing of debris
- Erecting hoardings to protect your business property
- The cost of express delivery and overtime

Additional cover

You may also extend this solution to cover the reinstatement of your data and computer programmes, as well as business interruption due to the loss of electronic equipment.





MACHINERY BREAKDOWN

Your machinery may be covered under fire and theft cover, but there are instances of accidental damage to equipment and/or machinery, despite you taking reasonable care to prevent this. It is important to be covered against this risk.

WE ALSO COVER YOU FOR THE FOLLOWING, AT NO ADDITIONAL COST:

- Costs incurred for overtime, night work and work required on public holidays
- Express freight to repair the plant and/or machinery as quickly as possible, included at 50% of the insured amount at no additional premium

BUSINESS INTERRUPTION FOLLOWING MACHINERY BREAKDOWN

A breakdown of your machinery can bring your business to a standstill. This cover accounts for the reduction in gross profit as well as the increased cost of working following machinery breakdown.

DETERIORATION OF STOCK

A breakdown of machinery can result in the loss of refrigerated stock. This offering covers that, including an increase in cost of working for an insured amount of R10 000, with a no-claim period of 24 hours and an indemnity period of three months included. It can also be increased.





INDUSTRY-SPECIFIC SOLUTIONS

Every business is unique, and each one comes with its own specific risks. As the leader in short-term insurance, we have the expertise to tailor insurance solutions to suit each one. Our essential business insurance ensures you stay in business.

HOSPITALITY AND LEISURE INSURANCE

If you are the owner of a private restaurant or resort, we've designed cover to suit your business's specific travel, catering and hospitality needs.

All the covers under our standard business solutions are included, as well as additional tailored cover, such as:

- **Access to Europ Assistance**, which offers you free medical advice, emergency medical transport, legal advice and a crisis line
- **Automatic increase of the sum insured** over long weekends, festivals and school holidays

COVER FOR:

- Claim preparation costs
- Personal effects of guests
- Cleaning and/or dry cleaning of guests' effects
- Transport cost of groceries and household goods
- Cost of guards and temporary repairs following an insured event
- Livestock and game
- Locks, keys, remote controls and access cards
- Sport clubs and putting greens
- Garden and water features
- Sprinkler, drencher system and fire-extinguishing installations/appliances
- External signs, on or away from the premises

COVER AGAINST:

- Medical expenses
- Bilking
- Cancellation of booking
- Theft of alcohol and/or cigarettes
- Leakage of alcohol
- Accidental deterioration of foodstuffs
- Damage caused by baboons
- Damage to buildings caused by wild animals (excluding baboons)
- Subsidence and landslide

- **Damage to goods in the open** caused by an insured event
- **Death of horses and koi**
- **Loss of water**
- **Damage caused by a power surge**
- **Accidental damage to the building**
- **Bursting of geyser** and overflowing, leakage or discharge of water or oil
- **Accidental damage to machinery** of swimming pools, boreholes and jacuzzis
- **Interruption of electrical supply**
- **Loss or damage following the escape of refrigeration gas**

- **Trauma counselling** for you and guests
- **Compensation for your or your employees' death**
- **Liability Insurance**, including cover against food poisoning
- **Liability Insurance** for the following activities: swimming, biking (including mountain biking), hiking, golf, tennis and other ball sports
- Optional **Liability Insurance** for 4x4 trails, abseiling, bungee jumping and game drives
- Under the Motor section: **Passenger Liability Insurance** for employees
- **Professional Liability Insurance**





GUESTHOUSE INSURANCE

If you are the owner of a guesthouse or B&B, we've designed cover to suit your business's specific catering and hospitality needs.

All the covers under our standard business solutions are included, as well as additional tailored cover, such as:

- **Access to Europ Assistance**, which offers you free medical advice, emergency medical transport, legal advice and a crisis line
- **Automatic increase of the sum insured** over long weekends, festivals and school holidays

COVER FOR:

- Claim preparation costs
- Personal effects of guests
- Cleaning and/or dry cleaning of guests' effects
- Cost of guards and temporary repairs following an insured event
- Locks, keys, remote controls and access cards
- Transport cost of groceries and household goods
- Garden and water features
- External signs, on or away from the premises

COVER AGAINST:

- Medical expenses
- Bilking
- Cancellation of booking
- Burglary and theft
- Leakage of alcohol
- Accidental deterioration of foodstuffs
- Damage to property, including sections such as Fire, Buildings: Comprehensive, Office Contents, Glass, Money, Homeowner and House Contents
- Damage caused by baboons
- Damage to buildings caused by wild animals (excluding baboons)
- Subsidence and landslide
- Damage to goods in the open caused by an insured event
- Loss of water
- Damage caused by a power surge
- Accidental damage to the building
- Bursting of geyser and overflowing, leakage or discharge of water or oil
- Accidental damage to machinery of swimming pools, boreholes and jacuzzis

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INSURANCE FOR SMALL BUSINESSES

No matter how small you start out, your business needs to be protected from day one. Through a focused small business insurance offering, we will help ensure that your start-up is properly covered.





CLAIMS

Claims time is the time of truth. As insurers, it's up to us to be there for you when disaster strikes by paying your claim with urgency and efficiency. We do this by constantly working on new ways to make the claims process quick and easy. Our experienced claims team is on standby to assist you around the clock.

WAYS TO CLAIM



Call our 24/7 emergency claims line: **0860 505 911**



[Via the Santam client portal.](#) ☀️



Contact your intermediary.



Via the Santam app.



[Visit santam.co.za/contact-us.](https://www.santam.co.za/contact-us) ☀️





SOS SERVICES





SOS SERVICES

For us, insurance good and proper is a way of life. We're here for you whenever you need us. Simply call our 24/7 SOS and claims line on **0860 505 911**.

Our range of SOS services is available at no additional cost, covering:

1 Route assistance

- You will get directions if you are lost or need to know the right route – 24/7.
- You will also get detailed map information (major metropolitan areas) and basic route information (rural areas).

2 Home-drive assistance

- Our chauffeur service will get you home safely if you're over the legal alcohol limit.
- It is available within a 50-km radius of the CBD of 10 cities.
- The maximum is six trips per year.

3 Road assistance

- Assistance in the event of a mechanical or electrical breakdown
- A jump-start service
- Assistance when keys are locked inside the vehicle
- Changing tyres on roadside and non-roadside locations
- 10 litres of fuel supplied when you've run out

4 Home assistance

Get assistance for emergency household repairs 24/7. We'll provide:

- Plumbers
- Electricians
- Locksmiths
- Glaziers

5 Legal advice

- Our experienced attorneys can provide expert legal advice.
- Advice over the phone and standard documentation are free.
- The first 30 minutes of a direct consultation are free.



REWARDS

With Santam, you get great deals through our partners. If you join Sanlam Reality as a Santam client, you'll receive additional tiering points and membership benefits, including:

REWARDS PARTNERS



Discounts on all Surgetek and SALTEK products



Specialist deals from security companies under the governing body SAIDSA



Discounts on Trellidor products, based on the product range(s) selected



A discount on the replacement of Maxidor security doors



Reduced rates on tracking products from more than 60 approved suppliers, including Ctrack, Altech, Tracker and Cartrack



Building valuations, content valuations and risk surveys by Mirfin



Professional risk and asset survey services by National Inventory Data

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 85 of the top 100 JSE-listed companies.* No matter the size of your business, or your vision for it, we've got you covered. While you grow your business to new heights, we understand the importance of protecting it against unforeseen risks. In the past three years, we've kept our promise by paying more than R40 billion in claims, big or small.

*As of 31 December 2019.

To find out more about our insurance solutions best suited for your business, speak to your intermediary.

Santam is an authorised financial services provider (licence number 3416).