



SHA^o
risk specialists

a division of
santam

Welcome to our
Specialist Insurance World

“

Our purpose at SHA:

Enabling Progress.
Securing Tomorrow.

”

Our Brand Promise



Strength



Relationships



Solutions



Longevity



Simplicity



Expertise



Consistency



THIS BOOKLET IS A SALES GUIDE FOR
INSURANCE BROKERS ONLY AND SHOULD NOT
BE RELIED UPON BY POLICYHOLDERS AS A
DETAILED ANALYSIS OF COVERAGE



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“

A liability insurance policy is just a piece of paper that sits on the client's desk. It doesn't do anything. It is inert, until one day when a claim happens. Then it comes alive....and says we are ready to defend your business.

”

ANGUS HUTCHISON
(CO-FOUNDER OF SHA)

An Overview

Originally named Stalker Hutchison & Associates, the company was founded in 1985 by Angus Hutchison and Tony Stalker as a local Broad Form Liability alternative to the Lloyd's of London market.

In 2008, a merger with Admiral Underwriting gave birth to the entity, Stalker Hutchison Admiral (Pty) Ltd, who became a wholly owned subsidiary of Santam Ltd, the largest short term insurer in southern Africa. On 1 January 2021, SHA became a division of Santam Ltd and we remain known to our brokers in the market simply as SHA Risk Specialists. SHA is synonymously known as the largest niche casualty insurance provider on the African continent. All of SHA's insurance products are underwritten exclusively by Santam.

Today we are proud to be associated with the majority of the South African Financial Mail's Top 100 companies as well as a broad spectrum of medium to smaller enterprises locally and internationally.

SHA Risk Specialists is a division of Santam Ltd. Santam Ltd is an Authorised Financial Services Provider (FSP 3416).

Our range of Specialist Insurance Products

This is a product overview of our offering and serves as a guide as to where our target markets lie and what underwriting criteria apply. Note that this is a guide for insurance brokers only and is not intended for policyholders.



BROADFORM LIABILITY

Protection for businesses for legal liability arising out of injury or damage caused to third parties and their property.



CRIME & CIVIL LIABILITY

A combination of commercial crime (fraud) and errors and omissions liability for financial institutions.



PERSONAL ACCIDENT

A range of short term employee benefits covers such as Accidental Death, Permanent Disability and Serious Illness covers aimed at both corporates and SME's.



PROJECT PI & LIABILITY

Large projects often involve a multitude of professionals involved in an array of complex activities. This multi year insurance offering follows the life-cycle of the project.



PROFESSIONAL INDEMNITY

Cover for those providing a professional service, requiring special skills including but not limited to advice, design, consulting services.



DIRECTORS & OFFICERS

Cover for the business leaders in their personal capacity to protect against litigation for breaches of fiduciary responsibilities.



CYBER **INSURANCE**

A suite of first and third party insurance covers and risk mitigation services aimed at the threats of hacking and data breaches.



PRIZE **INDEMNITY**

Cover that reimburses the business if a prize is won at a golf day or in a specified competitive event.



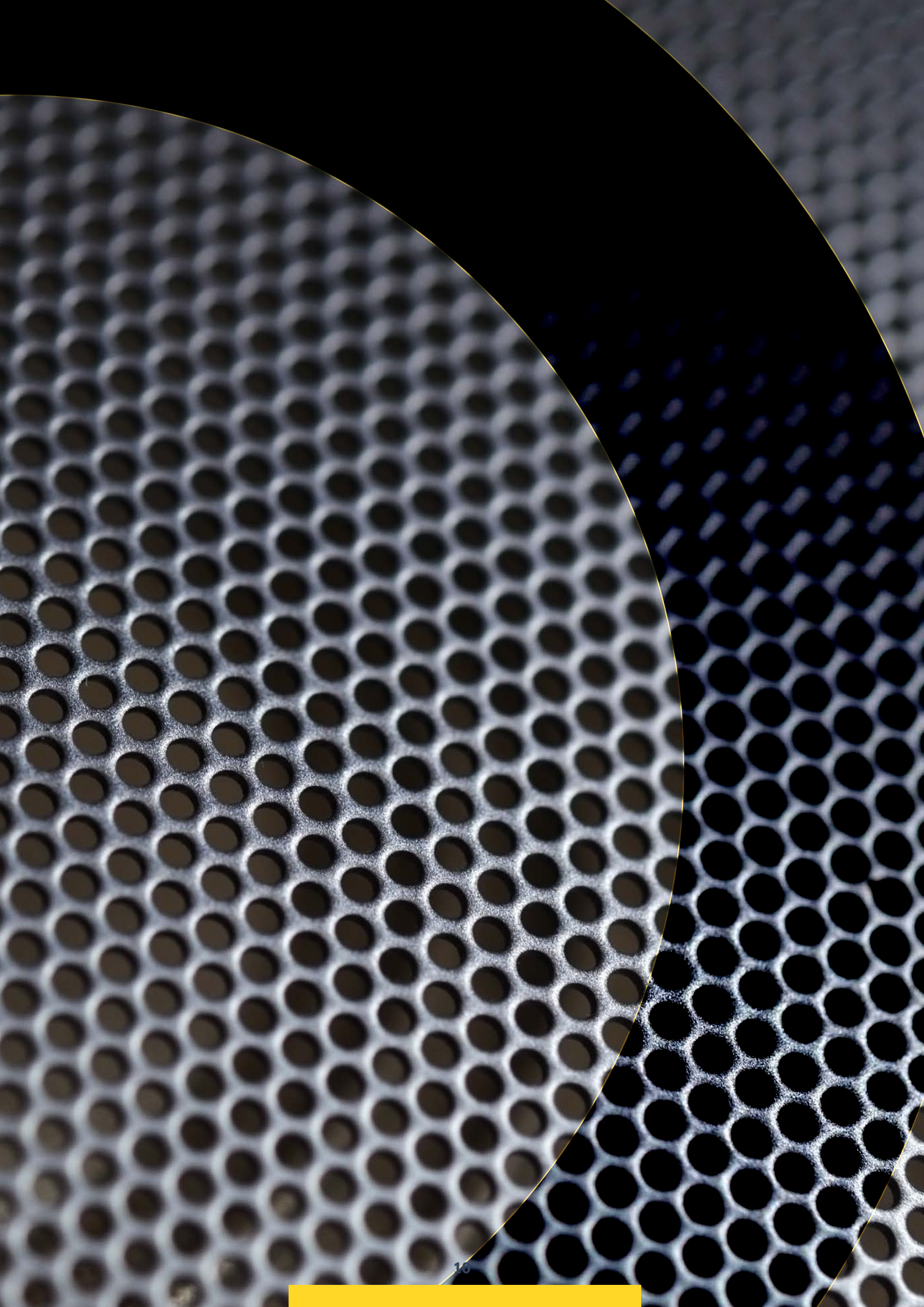
MOTOR **FLEET**

A range of comprehensive covers aimed at large commercial fleets including spillage, passenger liability and own damage.



CORPORATE **PROTECTION**

Cover and incident response for kidnapping incidents.





Key Information

To request a quote, a proposal form is ideal and can be downloaded from: sha.co.za/documents/proposal-forms

If you don't have a form yet, you can start by obtaining Insured's name, full business description, estimated annual turnover (including detailed splits of exports outside SA), Full list of liability incidents and claims and contract conditions.

ANY ADDITIONAL INFORMATION THAT HELPS PAINT A CLEAR PICTURE OF THE RISK SHOULD ALSO BE SUBMITTED SUCH AS BROCHURES, WEBSITE DETAILS, SURVEYS ETC.

Risk assessment

We require information on each risk before we can formulate a quotation.

As with any line of insurance, underwriters are only able to assess the exposure and formulate the terms once they have been given the opportunity to understand the risk. Providing us with the correct information will ensure efficient quote turnaround times and the best possible terms. Misunderstandings at claims time can also be avoided by providing complete information.

Where do claims come from?

Claims generally come from any of the following:

- third parties with whom the client enters into a contract.
- third parties where injury or damage has been caused by the insured's negligence during the course of professional duties.
- depending on the insured's type of operation, claims can actually come from anywhere in the world.

The background image shows an industrial facility, likely a port or a large-scale processing plant. In the foreground, there are large, conical piles of grey granular material, possibly gravel or crushed stone. Behind these piles, there is a complex of industrial structures. A prominent feature is a tall, cylindrical storage silo with a white body and a bright yellow band in the middle. To its left, there's a smaller structure with a hopper and a conveyor system. The sky is a clear, pale blue, suggesting a bright day. The overall scene conveys a sense of large-scale industrial operations.

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Broadform Liability

SHA are experts in providing broad liability solutions for businesses across multiple industries, ranging from SME'S to large corporates. Any person, company, organisation or entity operating in today's business environment is exposed to liability claims.



What is Broadform?

Broadform liability insurance provides protection for a business for legal liability to pay damages arising out of injury or damage caused to third parties or their property during the performance of the business. The broadform liability policy is extremely comprehensive and has many sections of cover and extensions.

WHERE DO CLAIMS COME FROM?

Claims generally come from any of the following:

- third parties with whom the client enters into a contract
- third parties where injury or damage is caused by the insured
- depending on the insured's type of operation, claims can actually come from anyone and anywhere in the world

RISKS OUTSIDE OUR RISK APPETITE

- Labour brokers
- Animal feed and agricultural chemicals
- Tour operators and adventure sports
- Off-shore (e.g. oil and gas)
- Schools, manufacturers of products for children or infants

WE ARE LEADING PROVIDERS OF SPECIALIST INSURANCE IN:

- Manufacturing and mining
- Engineering, construction and contracting
- Retail
- Property owners and many other industries across the continent



Broadform Liability cover and extensions

There are many extensions of coverage that can be used to tailor the insurance policy to fit the needs of each insured. The list below reflects some of the more common ones.

AIRSTRIPS & HELI PADS

Damage or injury to third parties arising from the ownership of a landing strip or helipad not equipped with a control tower.

CONTRACTORS LIABILITY

Damage or injury to third parties during the course of contracting.

GOODS ON THE HOOK

Damage to third party property being lifted, lowered or otherwise moved.

PRODUCT LIABILITY & DEFECTIVE WORKMANSHIP

Damage or injury to third parties caused by the insured's products or defective workmanship (excluding the part worked upon).

CARRIERS AND WAREHOUSEMAN'S LIABILITY

Consequential loss arising from damage to third party goods being transported or warehoused.

PRODUCTS RECALL

The costs of recalling a product that is likely to cause injury/damage.





CONTRACTORS CAPEX LIABILITY

Damage or injury to third party property or persons during the process of renovations, alterations etc of the Insured's own premises.

PROPERTY OWNERS LIABILITY

Damage or injury to third party property or persons, at the premises of the Insured.

SPREAD OF FIRE

Covers the Insured's legal Liability where a fire spreads from the insured's property to a third party's property.

REMOVAL OF SUPPORT

Damage to third party property through the insured having removed or weakened support to land and or property in the vicinity of the insured's contract.

PRODUCT INEFFECTACY

Where there is no damage or injury but where the insured's product has caused third party property to be less value or not capable of full commercial benefit.

PRODUCTS GUARANTEE

The replacement of a defective product which is not made as specified or warranted.

LOSS OF DOCUMENTS

For the cost of replacing or restoring lost third party documents.

CARE CUSTODY AND CONTROL

Loss of or damage to property belonging to a third party being stored by the insured.



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Professional Indemnity

Any individual, company, organization or entity providing a professional service is exposed to litigation if a third party suffers a loss as a result of negligence (professional services can be defined as those requiring special skills including but not limited to advice, design, consulting services).



What is Professional Indemnity?

Often referred to as PI insurance, professional indemnity provides protection to ensure the financial wellbeing, safety and survival of the insured's business in the aftermath of negligence and damages claims brought by third parties.

MAIN RISKS OUTSIDE OUR APPETITE

Advertising/publishing risks, chartered secretaries, insurance intermediaries, motor dealers (insurance activities), travel agents & tour operators, valuers, auctioneers, warehousing risks, drilling & blasting, marine related risks, event managers, any risks involving children, shipping & forwarding agents.

Note that this is not exhaustive and is subject to change so please check with our underwriters for full details or updates.

**SHA DOES NOT CURRENTLY WRITE MEDICAL
MALPRACTICE BUSINESS.**



Cover Options

PROFESSIONAL INDEMNITY

Negligent breach of duty, neglect, error, misstatement, misleading statement or omission by the Insured in the rendering of professional services to others. Cover can vary slightly from profession to profession but would normally also include defamation, breach of confidentiality, infringement of copyright. Full details can be obtained from our underwriting team.

MISAPPROPRIATION OF TRUST FUNDS

Liability following dishonest, fraudulent or malicious act or omission of any employee with regards to third party funds held in the insured's trust account.

DESIGN AND CONSTRUCT

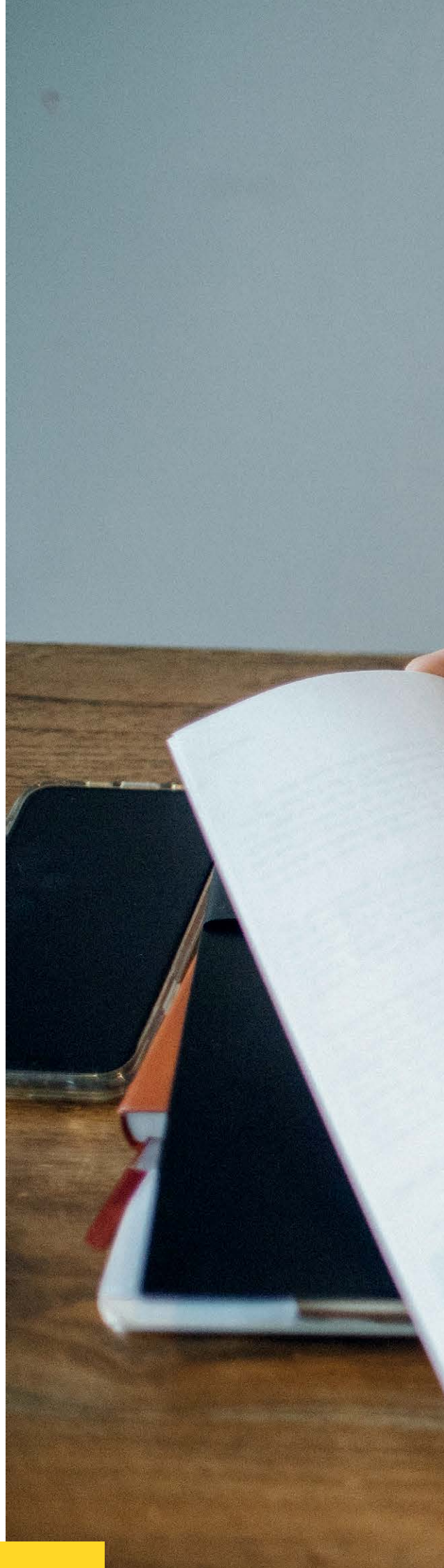
(ALSO AVAILABLE IN OUR SINGLE PROJECT/ CONSTRUCTION UNIT)

Multi-disciplinary professional indemnity coverage aimed at the design and build environment. Cover is broader than standard PI, extending to provide mitigation/rectification expenses coverage prior to handing over of the project.

“

Professional indemnity provides **protection** to ensure **financial wellbeing**.

”





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Single Project and Construction **PI & Liability**



Single Project PI and Liability

SHA provides long term, non-cancellable project professional indemnity insurance for legal liabilities arising out of errors or omissions in professional duties for contractors, engineers, surveyors, consultants and other related professions employed on construction projects.

Cover Options

PROFESSIONAL INDEMNITY

PI Cover for all the professionals on the specific project for the duration of the contract from pre-feasibility stage all the way to completion of the project (up to 72 months).

PRIOR TO HAND OVER

Cover includes first party rectification/ mitigation coverage prior to handover in respect of losses arising out of professional services.

LEGAL LIABILITY

Legal liability for third party injury or damage to property arising out of construction activities. The policy can also be extended to cover employers liability and motor excess of loss.

Main features of **Single Project Cover**

Aside from being able to insure all the professionals involved in a project under one policy, there are a number of other key features that set the single project policy apart from other PI covers:

NO CONTRACTUAL LIMITATION OF **LIABILITY EXCLUSION**

Policy will pay up to full limit regardless of limitations of liability imposed (other than consequential losses).

NON-ACCIDENTAL **OPERATIVE CLAUSE**

Single project liability section is written with a broadform policy trigger.

FAILURE TO **SUPERVISE**

Cover for losses arising out of the insured's failure to supervise.

WORLDWIDE **JURISDICTION**

Excluding North America.

NON-**CANCELLABLE**

Multi year policy period that is non-cancellable.





Required Information

To underwrite this business we need:

- a proposal form to be completed
- description of the contract
- details of contractors and professionals involved

72 months

up to 6 years
policy period

“

SHA provides long term
**non-cancellable project
professional indemnity**
insurance.

”

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Crime and Civil Liability

SHA offers a comprehensive policy designed to protect financial institutions against employee dishonesty, electronic and computer crime, civil liability and associated legal costs.



What is covered?

Civil liability cover is essential not only to avoid economic hardship in the event of a claim, but also as a valuable tool to protect an insured's good name particularly where a claim has a malicious undertone. SHA's bankers and financial institutions blanket bond policies include the following crime and civil liability cover:

SHA'S TARGET MARKET FOR CRIME AND CIVIL LIABILITY

Banks and asset managers.

TYPICAL SOURCES OF CLAIMS

- Third parties who have suffered a loss as a result of the insured's negligence or employee dishonesty
- Regulators and professional bodies
- Fraud perpetrated by employees against the insured

BUSINESS OUTSIDE SHA'S RISK APPETITE

Crime coverage for retailers, suppliers, manufacturers, distributors of electronic equipment, alcohol, beverages, tobacco products, fuel etc.

OTHER DECLINED BUSINESS TYPES

SHA does not provide any coverage for:

- Retirement fund trustees and administrators
- Medical aid/insurance administration.
- Reinsurance brokers
- Underwriting managers

“ SHA offers a
comprehensive policy
designed to protect
financial institutions.
”

SECTION 1 CRIME

Indemnifies the insured against direct financial loss caused by:

- Dishonest or fraudulent acts of any employee.
- Theft of, or damage to the interior office by vandalism or damage to contents within the premises.
- Theft of, or damage occurring to property whilst in transit.
- Costs and expenses incurred for the verification and or reconstitution and removal of electronic computer instructions.
- Forged signature or alteration of documents, securities, telephone banking transfers, faxes, internet transactions or mobile phone banking.
- Counterfeit currency, extortion, computer crime.

SECTION 2 CIVIL LIABILITY

Indemnity for the insured's civil liability for any claim (and agreed defence costs) demanding payment of compensatory damages caused by:

- A negligent act, error or omission arising out of the ordinary course of business
- A dishonest, fraudulent, malicious or criminal act or omission on the part of any employee.
- The negligent breach of any statute (by any regulator, award of any arbitrator or professional body).
- Defamation, libel, slander or injurious falsehood arising out of the ordinary course of business.



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Directors & Officers Liability

The directors and management of a company carry enormous responsibility as the leaders of the business. They are expected to make informed decisions and carry out their fiduciary duties with due care and diligence. Any failure to fulfil these responsibilities could result in litigation against them in their personal capacity.



What is covered?

The directors and officers policy is unusual in that it is issued in the name of the business but the insured parties are actually the directors and senior management officials in their personal capacity.

WRONGFUL ACTS BY DIRECTORS

The policy responds to allegations of wrongful acts by the insured in their capacity as directors which are defined as:

- Breach of duty
- Error or omission
- Misstatement or misleading statement

COVERAGE UNDER THE POLICY

- Awards, damages and approved settlements to third parties
- Costs, charges and expenses incurred by the insured for the successful defence of any criminal act, wilful misconduct, breach of trust, reckless trading or breach of authority by directors



Where do claims come from?

Claims brought against the directors or officers of the business in their personal capacity for wrongful acts can come from many different sources. Generally the claims come from the following:

SHAREHOLDERS

Accounting fraud, dividend declaration, financial performance (or lack thereof), breach of fiduciary duties, inadequate disclosure, insider trading, investment/loan decisions, bankruptcy, mergers and acquisition.

EMPLOYEES

Breach of contract, compensation duties, defamation, discrimination, employee benefits, employee conditions, failure to hire or promote, harassment, whistle blowing, wrongful termination.

COMPETITORS

Anti-competitive violations, business interference, contract disputes, copyright/patent/trademark infringements.

CUSTOMERS

Contract disputes, debt collection, fraud, refusal of credit.

OTHER PARTIES

Liquidators/administrators/creditors/regulators/government.



What is **at risk**?

- Personal liability: property, cars, assets, savings, pension funds
- Spouse, heirs and estates (may be named in a suit)
- Financial implications of defence costs could be catastrophic
- Should assets be frozen, the insured may not be able to cover costs of schooling, housing, utilities and personal insurance

Who is **exposed to claims**?

- Past and present directors
- Employees and volunteers in a managerial/ supervisory capacity, audit committee, risk committee
- President/CFO/CEO/company secretary
- Non-profit organisations: President/ secretary/ treasurer

“

The directors and management of a company **carry enormous responsibility** as the leaders of the business.

”

Cyber Insurance

The commercialisation of cyber crime, has dramatically increased the occurrence and severity of cyber-attacks on businesses regardless of size. SHA recognises the far reaching consequences that this ever-expanding cyber risk could have on a business, particularly those that may not have the resources or infrastructure to deal with such an event.

“

The SHA Cyber offering is a combination of first and third party covers that respond to a **data breach** or a **cyber incident**.

”



Cyber cover and extensions

Cyber policies generally provide a mixture of first and third party coverage although not all extensions are as important to every business. The SHA policy is structured on a modular basis so the insured can obtain a tailored solution specifically for their business.

SHA'S TARGET MARKET FOR CYBER BUSINESS

SHA writes cyber business for SME's on its digital platform www.pocketunderwriter.co.za.

Larger commercial and corporate clients are underwritten separately by our team of specialists. Target industries include retailers, manufacturers and distributors, hospitality risks and a wide range of professional service providers.

UNDESIRABLE RISKS INCLUDE

- In-game currencies, crypto-currency risks, reward points, air mile
- Government entities, municipalities, local authorities
- Gambling, bookmaking, adult entertainment
- Public clinics and hospitals



DATA BREACH RESPONSE

Covering expert investigator costs, expenses for notifying affected parties/data subjects, credit and identity theft monitoring costs, public relations expert costs, legal defence expenses in response to regulatory actions.

RESTORATION

Reasonable and necessary costs of restoring data and software after a data breach.

BUSINESS INTERRUPTION

Payment of lost net profit as a result of interruption due to a cyber incident.

CYBER EXTORTION

Reimbursement of ransom amounts and other costs paid to resolve a cyber extortion event.

PCI-DSS

Specified costs cover and reimbursement of fines or penalties levied by a payment card brand following a breach of Payment Card Industry Data Security Standards caused by a cyber incident.

CYBER CRIME

Reimbursement of funds that have been illegally taken as a result of cyber crime.

CONFIDENTIALITY AND PRIVACY LIABILITY

Damages, settlements and legal defence costs arising out of claims by third parties or employees relating to confidential or personal information following a data breach.

NETWORK SECURITY LIABILITY

Legal defence costs, damages or settlements where a third party claim is made for a data breach, theft of data or DoS attack caused by malicious act or malware emanating from the insured's computer systems.

MEDIA LIABILITY

Legal defence costs, damages or settlements where a third party alleges defamation, breach of copyright (including breach of title, slogan, trademark, trade name, service mark, service name, domain name), breach or interference of rights to privacy — resulting from online media activities.



Cyber underwriting

It is advisable to have the SHA proposal form completed to obtain a quote expediently. If the submission is made using another insurers proposal form, additional information may be required.

“

The SHA policy is
**structured on a modular
basis** so the insured can
obtain a **tailored solution**.

”

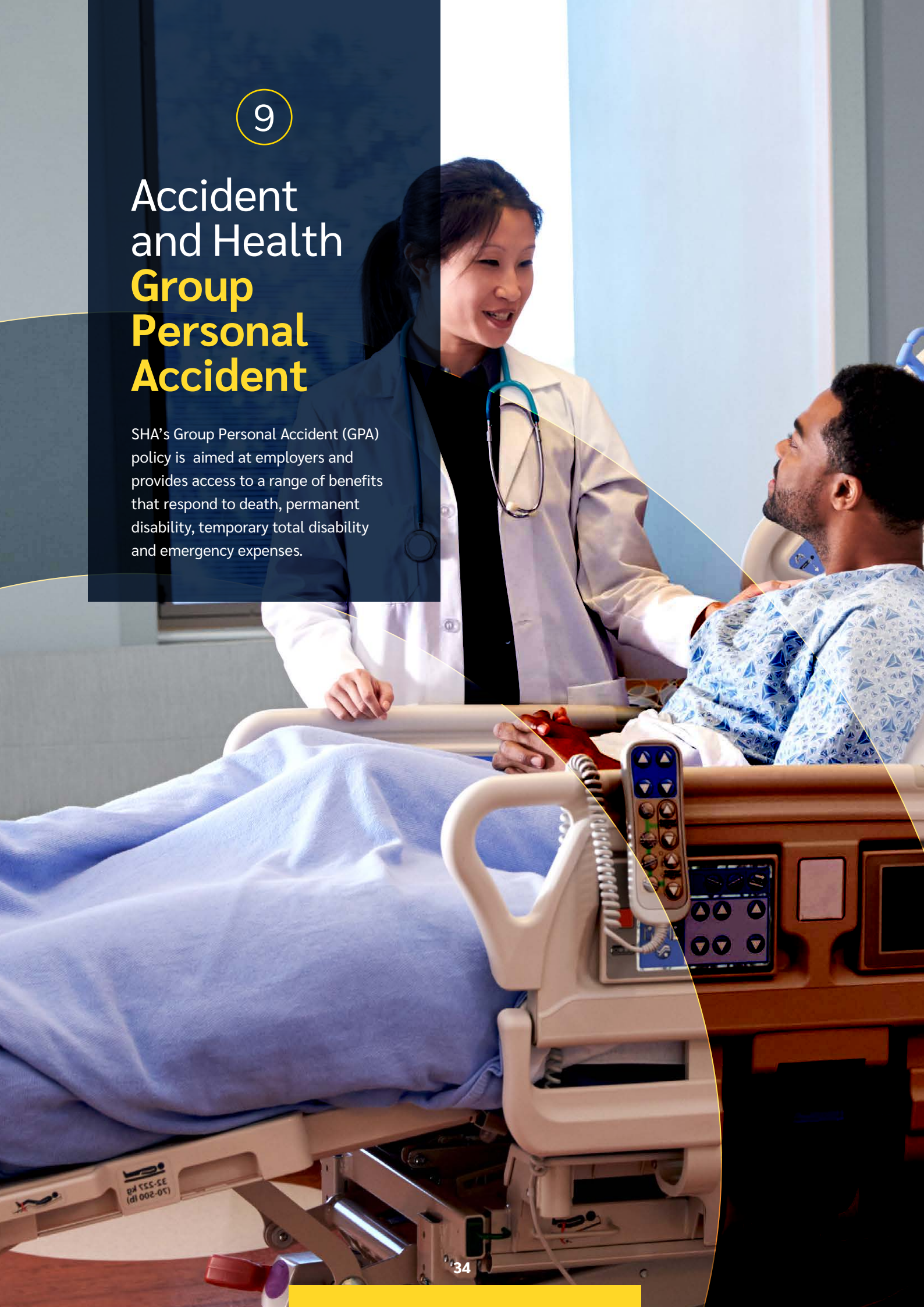
R100m
Limit in ZAR

\$10m
Dollar based limits
for SA companies
operating
outside SA

9

Accident and Health Group Personal Accident

SHA's Group Personal Accident (GPA) policy is aimed at employers and provides access to a range of benefits that respond to death, permanent disability, temporary total disability and emergency expenses.





GPA cover and extensions

There are many extensions of coverage that can be used to tailor the insurance policy to fit the needs of each insured. The list below reflects some of the more common ones. Note that the list is not exhaustive. For more information please visit www.sha.co.za or speak to one of our underwriters.

- Exposure, Disappearance
- Repatriation Costs, Emergency Rescue Costs
- Life Support, Life Support Equipment
- Hi-jacking, Abduction and Kidnapping
- Temporary Drivers
- Trauma Counselling
- Child Care
- Family/Domestic Workers
Emergency Expenses
- Claims Preparation Costs
- Mobility Costs
- Relocation Costs
- Seat belt and crime (additional benefits)
- Active Military Services
- Non-Medical Expenses Cover as a result of Hospitalisation
- Retraining Expenses
- Additional Death Benefit
- Quadriplegia
- Passive War
- Flying Risks
- Alcohol related motor vehicle accidents
- HIV cover for ARV's and Lump Sum covers
- Rehabilitation Costs



Group Personal Accident

- Accidental Death
- Accidental Permanent Disability
- Accidental Temporary Total Disability
- Accidental Temporary Partial Disability
- Accidental Emergency Expenses



WHAT IS THE ACCIDENT AND HEALTH UNIT'S TARGET MARKET

Larger commercial and corporate clients, where they look to provide a solution to cover any potential gaps in the risk benefits already provided to their employees in a retirement fund/life environment. We also write smaller businesses that do not provide any employee benefits or retirement funds, to give the employer the option to provide income protection, permanent disability, death and emergency expenses following an injury.



Group PA Underwriting

TO DO A QUOTE WE NEED:

In the A&H unit all we need to be able to provide a quotation is:

- Number of employees and annual payroll.
- Nature of business and the benefits required.

**THE ACCIDENT AND HEALTH UNIT WRITES BUSINESS
IN ANY INDUSTRY IN MOST TERRITORIES**



R100m
Accumulation
limit

R20m
Max limit
any one life

10

Accident and Health: **Prize Indemnity**

Spice up your client's golf day with prize indemnity insurance.



What is **prize indemnity cover**?

One of the best kept secrets at SHA is our Prize Indemnity Insurance. Businesses host events all the time but the most popular events are those where prizes are offered to attendees.

Hole-in-One golf prizes are very popular in South Africa but sponsors aren't always prepared to put up the cash reserves to cover the prize if some lucky punter wins. That's where Prize Indemnity comes in, the value of the prize is insured meaning the only financial commitment is the premium.

TYPES OF **PRIZE INDEMNITY EVENTS**

- **GOLF**
Hole-in-one
- **RUGBY**
Kick for Posts
- **SPORTING EVENTS**
Score predictions and many others.

PLEASE PROVIDE FULL DETAILS OF THE EVENT TO OBTAIN A QUOTATION

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Accident and
Health:
**Corporate
Protection
Kidnap &
Ransom**





What is Corporate Protection Insurance?

Kidnapping for ransom has become a global business with recent studies showing that a quarter of all incidents happen on the African continent. Knowing what to do and how to handle these traumatic events can be the difference between getting a team back home safely and a human tragedy.

In order to provide corporate entities with critical guidance and financial assistance in managing kidnap-for-ransom and extortion events, SHA presents its Corporate Protection Insurance, a bespoke insurance product with the main purpose of providing Insured parties with expert crisis management services to minimise the negative effects of these difficult situations.

COVER AND EXTENSIONS

- Reimbursement of ransom amounts
- Cost of investigators after disappearance
- Cost of expert negotiators
- Extension to cover the employee's family
- Reward for informants
- Professional support fees
- Reimbursement of salary of insured persons
- Express Kidnapping (for incidents less than 6 hours)

A row of white commercial vans parked in front of a building. The image is a close-up, low-angle shot of the front of several vans, showing their headlights, grilles, and hoods. The vans are parked in a row, and the building in the background has a modern, industrial look with large windows and a metal railing. The overall tone is professional and clean.

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Motor **Fleet**

SHA's motor fleet offering provides a full range of Own Damage, Third Party Liability, Spillage & Clean-up, Passenger Liability and Motor Excess of Loss covers. A highly skilled team of underwriters is able to structure deals for almost any large fleet of vehicles.



Target market and territorial limits

We provide cover for larger commercial and corporate clients with fleets of commercial vehicles including buses. Specialist stand alone covers are available for passenger liability (blended with personal accident) and spillage/clean-up for road cargo. Our territorial limits are Sub-Saharan Africa with restrictions applicable to passenger liability outside of South Africa. (SHA Motor Unit doesn't generally write business outside South Africa.)

STRUCTURED SOLUTIONS FOR FLEETS

- Risk controlled commercial fleets
- Self insured fund protection (aggregated deductibles)
- Stop loss
- Deposit premiums on a burning cost basis

SHA DOES **NOT** WRITE:

- Personal lines business
- Heavy commercial vehicles
- Exotic cars

KEY **EXTENSIONS**

- Replacement value or agreed value
- Credit shortfall
- Loss of use
- Roadside assistance
- Deposit protector



Motor Underwriting

TO DO A QUOTE WE NEED:

- description of the Insured's business
- at least 3 years loss history
- excess structure
- details of previous insurance
- fleet value (size, type, value
- the basis of cover required



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SME Business Solutions (digital)



SHA'S RANGE OF **DIGITALLY ENABLED SME PRODUCTS**

The Pocket Underwriter is an invaluable knowledge-based tool for brokers that offers a first-class easy-to-use digital experience and is a one-of-a-kind in the insurance industry. Key features and benefits include:

- 24/7 access to specialist sales and marketing material
- Plain language educational material and videos
- Earn up to 12 CPD hours
- Accreditation to sell SHA insurance products
- Online quoting and policy issuing to the SME sector
- Real time online record of advice functionality
- Broadform, Professional Indemnity, Cyber, directors and officers and GPA

HOW DO **BROKERS GET STARTED**

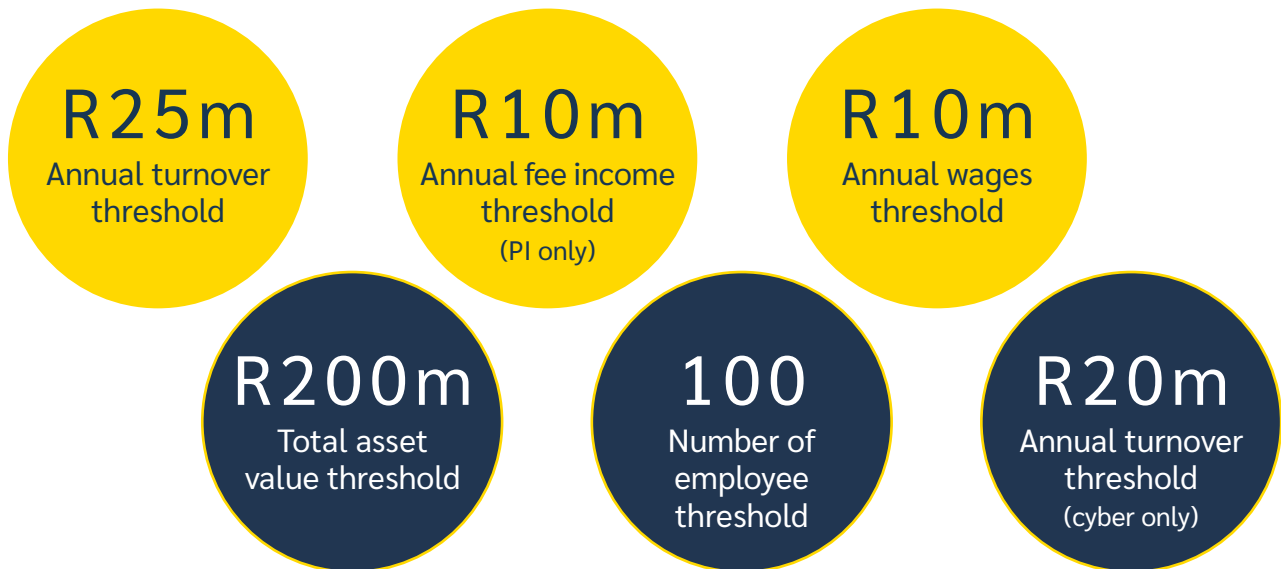
SHA brokers register on the Pocket Underwriter at pocketunderwriter.co.za

The tool is extremely intuitive and operates much like an internet banking platform so very little training is required although our Digital Distribution team are on hand to provide training and support to brokers.

**AN EMAIL CAN BE SENT TO
LIABILITYGUY@SHA.CO.ZA FOR MORE INFO.**

HOW DOES SHA **DEFINE AN SME?**

Brokers who have registered on Pocket Underwriter can create their own quotes and specialist policies for businesses that meet the criteria of being “Small to Medium Enterprises”. An SME would be a business or professional practice that meets the criteria below.



NOTE THAT YOU DO NOT NEED TO REMEMBER THESE WHEN QUOTING - THE SYSTEM WILL PROMPT YOU

THE EVOLUTION OF **NICHE INSURANCE FOR THE SME**

A range of products for SME's are available on our digital platform, the Pocket Underwriter. Ideal for a general commercial entity requiring wide specialist liability cover, a professional needing a great packaged solution or a company with cyber exposure.

EVO LIABILITY

Comprehensive multi-line specialist cover all in one wording and all available at the click of a button. 28 specialist covers including broadform public and products cover, directors and officers, personal accident, gradual pollution, property being worked upon, recall & guarantee.

EVO PROFESSIONAL

Specialist PI covers for attorneys, advocates, accountants, engineers, architects, surveyors, estate agents and many more, all available on SHA's digital platform. Includes a range of PI covers and extensions such as employee dishonesty, sub contractors, fee recovery as well as third party cyber, D&O and personal accident.

EVO CYBER

This cover is as wide as our fully comprehensive corporate offering and includes a range of first and third party coverage. Regulatory fines and penalties, notification expenses, network and privacy liability, loss of revenue and restoration expenses.

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Why **SHA**?

A TRULY AFRICAN INSURANCE SPECIALIST

SHA is a division of Santam Limited, South Africa's largest short term insurer. SHA is able to offer solutions across the African continent through the various Santam companies in each territory.

NICHE INSURANCE FOCUS

Each unit at SHA has a particular focus on a complex, niche insurance product. This allows for great insight into the complex exposures and casualty risks facing businesses.

LONGEVITY

The classes of business written through SHA a division of Santam generally produce long-tail claims activity. It is critical for brokers to place their specialist insurance covers with a company with staying power.

CLAIMS EXPERTISE AND REPUTATION

In 2018, SHA broke its own record for the highest amount of claims payments in a single year - in excess of R700m. We have a team of more than 20 dedicated and experienced specialist claims technicians and managers. This in-house capability, together with the support and leverage we have with leading external legal practitioners enables us to guide and assist our clients through even the most traumatic litigation.



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www.sha.co.za

SHA Risk Specialists is a division of Santam | FSP 3416 , a licensed non-life insurer and controlling company for its group companies.