



SPECIALIST INSURANCE

**When you insure with Santam, you can
enjoy peace of mind knowing that your
business is covered by the
leading general insurer
in South Africa.**

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

SPECIALIST INSURANCE



Gareth Beaver
CEO: Specialist Solutions

We are living in an era of unprecedented change.

The risks in our world are increasing and are systemic in nature. The complexity of traditional risks, coupled with emerging risks facing the insurance industry – such as extreme weather patterns, growing political volatility, regulatory controls, technological innovations, and cyber security concerns, to name a few – present new opportunities, but also harbour new risks.

By its very nature, specialist insurance requires a deep understanding of market conditions and the impact of such conditions. Our ability to respond to existing and growing risks in the marketplace therefore, requires us to think beyond products and instead, focus on offering solutions that are practical and sustainable.

At Santam, we are committed to providing our clients with industry- leading, innovative and bespoke risk insurance solutions across a broad range of industries.

So, whether you're in the market for insurance for any mode of transport, from aviation, marine and heavy commercial trucks to taxi insurance, or seeking specialist liabilities, professional indemnity, financial lines, or cyber crime insurance, we provide you with tailor-made solutions that meet your specific needs. We also offer protection against corporate property, engineering and construction risks, and give you peace of mind when travelling for business or leisure.

Specialist Solutions constitutes a group of focused underwriting managers and divisions, all of whom are experts and leaders in their respective fields. We are committed to providing businesses with industry-leading, innovative and bespoke risk insurance solutions – over 75 insurance solutions, to be exact. No matter what your specialised business requires, we deliver on our promise.

Contents

4



Our competitive advantage

5



Our track record

7



Aviation

8



Drone

9



Heavy Haulage

10



Marine

11



Taxi and SMEs

13



Engineering and Construction

14



Corporate Property

15



Travel

16



Specialist Liability

17



Accident and Health

18



Agriculture Crop

OUR COMPETITIVE ADVANTAGE



LEADING COVERAGE AND CAPACITY

- Annual premiums of +R9 billion
- Reinsurance spend of +R4 billion
- Santam equity capital base of +R10 billion
- Leading coverage terms (Wording and LOI capacity)
- Long-term price stability



CLAIMS PAYING CAPABILITY

We believe that insurers must be seen as being in the business of being there for policyholders when disaster strikes, paying claims with urgency and efficiency. Insurance has no value if policyholders cannot trust their insurer to be there in their hour of need.

Our promise encompasses paying claims. In the past five financial years, we paid claims in excess of R29 billion (+/- R6 billion per annum).



UNMATCHED TECHNICAL EXPERTISE

We boast 500+ seasoned experts and many in-house professionally qualified staff (engineers, chartered accountants, actuaries, admitted attorneys, and more) as well as leading access to top claims assessors, leading law firms, and other supply chain service providers.



THE LEADING PAN-AFRICAN SPECIALIST BUSINESS INSURER

With our African footprint expanding steadily to over 29 countries across the continent, we're proud to be Africa's leading specialist insurance solution provider. Specialist Solutions takes the lead in managing the combined Sanlam Pan-Africa (SPA) specialist insurance business and is the technical and capacity provider for certain specialist lines such as property, engineering, marine, liability, etc.



INTERNATIONAL AA-RATED PAPER SOLUTION

Specialist Solutions writes on the paper of New Reinsurance Company Limited (New Re), registered in Switzerland. The Zurich-based reinsurer is a wholly owned subsidiary of Münchener Rückversicherungs-Gesellschaft (Munich Re) and boasts a Standard & Poor's (S&P) AA-rating. Our international AA-rated paper solution positions us head and shoulders above our competitors as risk solution partners in Africa and selected international countries.

OUR TRACK RECORD



THE IMPORTANT ROLE OF INTERMEDIARIES

Our intermediaries are a crucial link in Santam's value chain since they perform the important role of mitigating risk for our clients, and continue to be one of the key pillars of our business, and our success. We are committed to working alongside our intermediary partners to provide future-fit products, advice and the support needed to meet the changing risk landscape – now and in the future.

HOW WE SUPPORT OUR INTERMEDIARIES



TRAINING

- FAIS accredited product training (CPD points)
- Monthly face-to-face training, online, webinars e.g. Mirabilis, SHA, etc.
- Annual crop insurance training
- Marine, heavy haulage, TIC, aviation, etc. training



SPECIALIST EXPERTISE

- Technical expertise on complex risk
- Advice on complex claims



DIGITAL TOOLS

Self-Service quote tools:

- Mirabilis (CAR below R30 million)

- SHA (Cyber (R5 million), PI (R10 million) and Liabilities (R50 million))
- Marine (pleasure craft)
- Crop damage assessment App
- Chatbots (TIC and VUM)



PROACTIVE RISK MANAGEMENT

- Derisking of property business and use of geometric digital programmes to understand risk
- Governance and risk management
- Partnership with Road Traffic Management Corporation (RTMC) to focus on truck driver wellness



Our insurance solutions



AVIATION

With more than 40 years of experience, Santam Aviation has established itself as South Africa's leading aviation insurer.

Our expertise and commitment ensure you can always count on us when you need us most. Because, much like South Africa's best pilots, we have earned our stripes through years of experience. We make sure that every aspect of your risk is adequately covered. This means you get peace of mind knowing your aircraft is adequately covered should something go wrong.

WHY SANTAM AVIATION?

- We're the market leader
- We are knowledgeable, and with over 40 years in the industry, we fully understand your risk profile and insurance needs
- Our extensive knowledge of aviation insurance means you get high-quality, comprehensive cover for almost any type of aircraft
- Our commitment to exceptional service gives you value-added customer support when you need it most
- We've streamlined our administrative and claims processes, so you get paid out as quickly as possible
- We are financially stable

OUR INSURANCE SOLUTIONS PROVIDE COVER FOR:

- Corporate aircraft
- Experimental aircraft
- Agricultural aircraft
- Gliders
- Rotorwing aircraft
- Microlights
- Non-type certified aircraft
- Drones (private and commercial)
- Charter operators, private owners and recreational flying

OUR RANGE OF INSURANCE SOLUTIONS INCLUDES:

- Aircraft hull all risks (comprehensive or ground risk only cover)
- Aircraft hull war risk
- Third-party legal liability cover and/or third-party and passenger legal liability (combined single limit)
- Optional cover:
 - Excess insurance (pilots, students/private/professional pilots and owners)
 - Aircraft owners and operators liability

FOR MORE INFORMATION CONTACT:

T (011) 912 8000

W www.santam.co.za



DRONE

DRONE INSURANCE

Remotely piloted aircraft systems (RPAs) or drones are finding increasing applications across all sectors of the global economy. The development of drone technology has resulted in a multi-billion dollar global industry. Drones are used extensively in farming, wildlife management to save dwindling animal populations, maintain power lines, monitor traffic flows and provide security surveillance of assets in remote parts of the country.

In response to this growing popularity, Santam Aviation has developed an insurance product that provides the full spectrum of cover for drone owners and operators for private and commercial users.

COMMERCIAL DRONE INSURANCE

The use of commercial drones manifests as a legacy-creation force. The use of drones in agriculture specifically, has been touted to be one of the most radical industry transformations because they can crop spray 100% of a field faster and more accurately than traditional planes.

Santam Aviation is the leading specialist insurer of commercial drones. Our drone insurance policy covers the drone in case of loss or damage, or in case of causing damage, loss or injury to others. Our commercial drone insurance policy is only applicable to South African Civil Aviation Authority (SACAA) registered drones that are operated by qualified drone pilots who have passed a medical examination.

PERSONAL DRONE INSURANCE

Santam Aviation offers private drone insurance options for lovers of these flying machines. Drones can range in price from R1 000 to over R100 000, and face many hazards, which is why it is vital to get the right cover from a company that understands the industry and all the risks. Drone insurance ensures that if your drone is lost or damaged, or causes loss, damage or injury to others, you will be covered to a certain extent, depending on the policy.

EASY, RELIABLE COVER

Drone insurance has been included in our portfolio for some five years. We are seeing developing trends, particularly as more sectors add drone technology to their services. We make it our business to stay up to date with the latest regulations, trends and technologies

in the commercial drone industry, and we make it easy for you to apply for comprehensive cover.

CONTACT US:

Take advantage of our depth of expertise by contacting us and seeing how we can take care of all your aviation needs in a fast, hassle-free manner.

Cleme Brown

T 011 912 8068/083 399 7802

E cleme.brown@santam.co.za

Shirlene Frylinck (Claims)

T 083 571 5566

E Shirlene.Frylinck@santam.co.za

Mary Meyers-Hendricks (Underwriting)

T 073 214 0905

E Mary.Meyers-Hendricks@santam.co.za

W www.santam.co.za



HEAVY HAULAGE

The heavy haulage industry is the heart beat of the South African economy, with more than 80% of goods transported on the road.

Santam Heavy Haulage is the leading heavy commercial vehicle insurer in South Africa, offering short-term insurance solutions for heavy commercial vehicles with a gross mass exceeding 3 500 kg.

WHY SANTAM HEAVY HAULAGE?

- We pride ourselves on our fast turnaround times on quotation requests (80% are completed within eight hours)
- We have dedicated intermediary and service consultants per area
- We offer a first-class claims service, with efficient and effective claims handling
- We operate throughout Southern Africa

OUR GENERAL PRODUCT OFFERING INCLUDES:

- Heavy commercial vehicle insurance
- Goods in transit (GIT) insurance

INCLUDED BENEFITS:

MOTOR

- Territorial limits – SADC countries
- Medical costs
- Third-party liability
- Environmental impairment liability extension
- Windscreen cover
- Wreckage removal and fuel tank spillage clean-up
- Towing

GIT

- Territorial limits – SADC countries
- Fidelity cover
- Included in sum insured – containers, tarpaulins etc.

- Settlement – market value of load plus transport charges
- Recovery and protection of loads
- Cover on non-specified basis

FOR MORE INFORMATION CONTACT:

T (011) 912 8000

E underwriting.transport@santam.co.za

E quotes.transport@santam.co.za

W www.santam.co.za





MARINE

As early as the 12th century, transporters of goods between ports around the world have had to insure their assets against perils associated with travel on the high seas.

Santam Marine is the largest marine insurer in Africa, with an extensive footprint throughout the continent. We insure a wide variety of marine risks and boast an array of technical and reinsurance support services.

Whether you own a small private craft or run a multi-national company, we have the expertise to tailor-make a solution for you and advise you on the most appropriate products for your specific needs.

Our expert knowledge and capability in this unique field means that we have a detailed understanding of the risks associated with your business, which could range from ship damage and maritime construction risks, to natural catastrophes and piracy, to name

a few. Our specifically designed cover is therefore, designed to offer maximum protection for your business.

WHY SANTAM MARINE?

- We are Africa's largest marine insurer in terms of product range and footprint, providing technical and reinsurance support to various African insurers.
- We have a supreme product offering with tailor-made insurance solutions that cover all modes of transport – by sea, air, road and rail, both locally and internationally.
- We offer a world-class claims service.
- Our global network of specialised surveyors and loss adjusters are skilled in the assessment of loss and the pursuit of recoveries against third parties, where required.

OUR RANGE OF INSURANCE SOLUTIONS INCLUDES:

- Stock throughput policy
- Marine cargo insurance – for imports and exports
- Cover for transit and related liabilities
- Hull insurance – for commercial, fishing and pleasure craft
- Marine liability insurance

FOR MORE INFORMATION CONTACT:

T Johannesburg Quotes:
011 912 8000

E Johannesburg Quotes:
marinequotejhb@santam.co.za

Cape Town Quotes:
quotecpt@santam.co.za

Durban Quotes:
quotesdbn@santam.co.za

Port Elizabeth Quotes:
chris.pyke@santam.co.za

Claims:
marineclaims@santam.co.za

W: www.santam.co.za





TAXI AND SMEs

Established in 2006, Vulindlela Underwriting Managers (VUM) is one of the leading insurers that offers a wide range of cover in the public transport sector.

We also offer tailor-made insurance products for the emerging business market.

WHY VUM?

- Specialist in insuring public transport vehicles, excluding heavy duty buses.
- Efficient claims and underwriting processing.
- Best online quoting system for all contracted intermediaries.
- Pioneers of the cash back benefit in the public transport sector.

SPECIALIST TAXI INSURANCE

- VUM Fintech Motor Insurance and VUM Taxi Insurance provide comprehensive cover for the widest range of niche insurance solutions for owners of mini buses, midi buses and sedans used for shuttle services, metered taxis as well as e-hailing taxis.

VUM Taxi Insurance

Minibus: 8 – 18 seats

Midibus: 9 – 35 seats

VUM Fintech Motor Insurance

Sedans: up to 7 seats

OUR PRODUCT EXTENSIONS INCLUDE:

- Roadside Emergency Assistance
- Fixed expenses for maximum of 20 days while the taxi is out of commission due to an insured peril
- Annual stand-alone passenger liability
- Personal Accident cover available for drivers and passengers

- Sound equipment, including radios/ CD/DVD players, installed in the vehicle, which must be specified

INSURANCE FOR EMERGING BUSINESSES

A healthy small business sector is universally recognised as a key driver of economic success, creating employment, poverty alleviation and income-generation. With our country's high unemployment rate, we are increasingly called upon to be self-reliant, to take risks and initiatives and to generate our own income. As a business owner, you have taken the risk of starting your own business and we salute you.

Even so, as a small business owner, you are exposed to risks and challenges – many of which are beyond your control. Your business is your livelihood, and it is only fitting that you would want to protect it. VUM are experts who fully understand the needs of informal emerging businesses across South Africa, no matter where they are located – townships, inner cities or rural areas.



EXPERT COVER FOR A RANGE OF BUSINESSES

No matter what your business is, we understand the risks and challenges you face.

The VUM Business Lite product is a reliable, simple-to-understand and affordable insurance cover, designed to protect small businesses against unforeseen events that can lead to financial loss. We protect what you've worked so hard for by offering a wide range of cover for businesses, from car washes to funeral parlours, hair salons and spaza shops.

VUM Business Lite offer cover for:

- Buildings, Contents and Stock
- Business All Risks
- Electronic Equipment and Machinery
- Public Liability
- Personal Accident
- Motor and optional Goods in Transit
- Sasria

QUICK TURNAROUND

The success of your business depends on keeping its doors open; there isn't a minute to waste. When the unfortunate happens, our job is to get your business running again as quickly as possible. We have streamlined our business process to offer a fast turnaround on quotations and claims.

FOR MORE INFORMATION CONTACT:

T (local): 0860 122 747
E info@vum.co.za
W www.vum.co.za

Dave Gould **CEO**

T 083 303 4596
E David.Gould@vum.co.za


Londani Zulu **Director : Operations**

T 081 419 9870 - 031 767 8173
E Londani.Zulu@vum.co.za

Kabelo Selolo **Head: Marketing**

T 083 479 2876
E Kabelo.Selolo@vum.co.za





ENGINEERING AND CONSTRUCTION

Founded in 2006, we strive to be the preferred and trusted provider of specialist construction and engineering insurance solutions in Africa and selected international markets.

We are based in South Africa with our head office in Johannesburg and branches in Cape Town and Durban, as well as a representative office in London.

WHY MIRABILIS ?

SOUTH AFRICA

We are the leading engineering underwriter in South Africa, providing construction and engineering insurance to our clients via our network of more than 1 600 insurance intermediaries.

INTERNATIONAL

Through our growing international network, we offer capacity for construction and engineering risks situated in the Middle East, Eastern Asia, South-Central Asia, and Southeast Asia. Our capacity: US\$27.5 million on a PML basis.

AFRICA (EXCL. SOUTH AFRICA)

With an extensive network in Africa, in partnership with Sanlam Allianz and Sanlam Emerging Markets International, we can provide construction and engineering insurance capacity throughout the continent of Africa, including the Indian Ocean Islands and Atlantic Ocean Islands.

OUR CAPACITY: US\$65 MILLION ON A PML BASIS.

Products

- Contractors' All Risks Insurance (CAR)
- Erection All Risks Insurance (EAR)
- Advance Loss of Profits Insurance (ALOP)
- Contractors' Plant and Equipment Insurance (CPE)
- Machinery Breakdown Insurance (MB)
- Electronic Equipment Insurance (EEI)
- Business Interruption following Electronic Equipment Insurance (EEI BI)

FOR MORE INFORMATION CONTACT:

T Local 086 110 0100
International +27 11 880 8200

E info@mirabilis.net

W www.mirabilis.net





CORPORATE PROPERTY

Emerald Risk Transfer (Pty) Ltd (Emerald) is a leading provider of corporate property and associated engineering insurance products on the African continent.

Established in 1999, Emerald continues to offer solution-driven insurance products to corporate policyholders throughout Africa, including the Indian Ocean Islands. The correct understanding and measurement of risk, appropriate reinsurance placement, accounting and effective claims management are all key to our underwriting approach.

**FOR MORE INFORMATION
CONTACT:**

T (011) 658 8200
E info@emeraldsa.co.za

W www.emeraldsa.com
[www.facebook.com/
emeraldrisktransfer](https://www.facebook.com/emeraldrisktransfer)
www.twitter.com/emeraldrisk

WHY EMERALD?

- Significant existing portfolio throughout the African continent.
- Our current capacity per risk is ZAR1.5 billion based on policy loss limit in South Africa and Namibia.
- Our current capacity per risk is US\$150 million or local currency equivalent on a limit of liability basis for the rest of Africa (excluding South Africa and Namibia).
- For multi-national corporations up to 25% of the total insured value per additional territory situated outside of Africa can be included. For listed countries, this increases to 35%.
- Access to S&P AA- rated capacity for risks situated outside of South Africa, up to US\$150 million per risk
- Access to additional capacity through innovative facultative reinsurance solutions for large-capacity accounts.
- Specialists in multi-territorial pan-African programmes.
- Access to the Sanlam Pan Africa cedant network in 29 African countries.
- Our London office gives us a dedicated focus on business development and relationships in the global markets.

OUR RANGE OF INSURANCE SOLUTIONS PROVIDE COVER FOR:

- Chemical
- Industrial manufacturing and engineering works
- Leisure and tourism, hotel and lodge groups
- Multi-national companies
- Political and non-political riots, strikes and civil commotion, including terrorism and war, if required
- State and municipal entities with or without power-generating plants
- Conventional power generation
- Freight and passenger rail entities (including stations and rolling stock)
- Telecommunications (fixed and mobile networks)
- Petrochemical
- Infrastructure (airports, ports, water supply and electricity suppliers)
- Renewable energy
- Industrial food and agriculture processing
- Mining (including underground risks)
- Mining process (including smelters and furnaces)
- Large retail and property portfolios



TRAVEL

TIC is the largest travel insurer in Southern Africa. We offer a wide range of products for leisure and business travel internationally and locally, providing the assurance that our comprehensive solutions will cover travellers in the event of any unforeseen incident.

WHY TIC?

- We have over 30 years' experience and we are the preferred provider of travel insurance for Southern African travellers.
- We offer a wide range of tailor-made products.
- We offer 24/7 emergency assistance for insured travellers.
- We have countrywide representation.

OUR RANGE OF INSURANCE SOLUTIONS INCLUDES:

- Emergency medical expenses
- Worldwide 24-hour emergency assistance
- Journey cancellation and journey curtailment
- Repatriation and evacuation
- Accidental death or accident disablement
- Personal liability
- Loss of luggage, documents and cash while travelling
- Hijack, hostage and wrongful arrest
- Travel supplier insolvency

FOR MORE INFORMATION CONTACT:

T (011) 521 4000
E helpdesk@tic.co.za
W www.tic.co.za



SPECIALIST LIABILITY

Founded in 1985 as a local broadform liability alternative to the Lloyd's market, SHA is the largest liability insurance provider on the African continent and internationally.

SHA endeavours to deliver the best specialist risk insurance policies and claims management services to its chosen market segments and customers. This is achieved by providing innovative and fit-for-purpose, comprehensive insurance solutions, creating value for intermediaries and policyholders.

WHY SHA?

SOUTH AFRICA

We have over 11 000 policyholders and are proud to underwrite the majority of the top 100 companies listed on the JSE, as well as a broad spectrum of medium to smaller enterprises.

AFRICA (EXCL. SOUTH AFRICA)

SHA has an extensive history of providing insurance products to clients in the surrounding SADC territories. Through our partnership with Sanlam Allianz, we have expanded our African footprint to 29 countries.

INTERNATIONAL

We have a growing book of international business predominantly focused in the Gulf Cooperation Council territories.

OUR CAPACITY

As a division of Santam, we have capital strength and financial solvency. Our single risk capacity is ZAR350 million or US\$18 million.

CLAIMS

SHA's purpose is "enabling progress, securing tomorrow". Over the last five financial years, SHA has paid ZAR3.1 billion in claims, as testimony to us living the purpose and delivering on Santam's brand promise.

OUR RANGE OF COMPREHENSIVE RISK TRANSFER SOLUTIONS INCLUDES:

- Broadform liability
- Financial institutions (Crime and civil liability)
- Directors' and officers' liability
- Cyber and PI Tech
- Professional indemnity (PI)
- Personal accident
- Kidnap and ransom
- Single project and construction company PI and liability
- Motor fleet

FOR MORE INFORMATION CONTACT:

T 011 731 3600
E info@sha.co.za
W www.sha.co.za



ACCIDENT AND HEALTH

ACCIDENT AND HEALTH (OFFERED BY SHA)

Accidents happen and often employees will look to their employer to cover the costs of an incident at work (and also possibly outside of working hours). This specialist short-term insurance product is managed by a very experienced team of underwriters who are able to customise benefit programmes to clients' requirements, determined either by a fixed sum or multiples of annual earnings following specific covered events.

Outside of the traditional work environment, our team is also skilled at providing tailored cover for professional sportspeople.

A bespoke product is also available to cover incidents involving school children. Should you require information on these products please contact one of the team members listed on this page.

COVERED EVENTS

- Accidental death
- Accidental permanent disability-continental scale applies
- Accidental temporary total disability
- Accidental temporary partial disability
- Temporary total disability (illness)
- Accidental emergency expenses (which comply with demarcation legislation)

ADDED BENEFITS OF INSURING WITH SHA

Other benefits of placing your personal accident cover with SHA:

- HIV needlestick cover
 - this cover is based either on a lump sum benefit or a percentage of annual earnings
- 24-hour cover
 - cover can be arranged on a 24-hour, 7 days a week basis, or
 - can be restricted to working hours only, either including or excluding commuting between place of residence and place of work
- Our wording is internationally acceptable and has limited exclusions
- Territorial limits are worldwide

CONTACT

Dani Honeyman
Underwriting Head: Accident and Health

T +27 83 680 7791

E Dani@sha.co.za

W www.sha.co.za





AGRICULTURE (CROP)

Santam Agriculture is the largest agricultural insurer in South Africa. We understand the challenges and risks that go along with protecting your crops.

We know that heavy rain, hail and drought can have a catastrophic impact on your bottom line, which is why we want to help you create a sustainable business. With more than 90 years' experience, we know how much insurance discrepancies can cost the farmer, and so we spend a great deal of time ensuring that we offer real solutions and sound advice, relevant to each farmer's specific circumstances.

We also understand that effective risk management is crucial and it is in this aspect where we aim to make a real difference in helping farmers create a sustainable future.

WHY SANTAM AGRICULTURE?

- We are knowledgeable. With more than 90 years' experience in the agricultural insuring industry, we know how important it is to get the right kind of crop insurance, making sure you're properly covered.
- We are the market leader.
- We are financially stable. We are backed by Santam's reputation and solvency.

WORLD-CLASS SCIENTIFIC RESEARCH

Santam is the only South African insurer with a scientific experimental farm that conducts accurate, in-depth hail damage simulation research on crops in order to ensure accurate damage assessments. Our research entails specific analysis of crop damage at different growth stages that are unique to South Africa's climate, soil and cultivars.

OUR RANGE OF SOLUTIONS INCLUDES:

- Hail insurance
- Multi-peril crop insurance
- Fire insurance

SPECIALISED INSURANCE COVER:

- Fire on veld insurance
- Weather index insurance

FOR MORE INFORMATION CONTACT:

T (051) 407 3000

E support.santamagri@santam.co.za

W www.santam.co.za



NOTES

[illegible]



Take advantage of Santam's depth
of expertise by speaking to your
intermediary today, or visit

[**www.santam.co.za**](http://www.santam.co.za)

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