

SmartSME

Tailored insurance solutions that suit all kinds of small businesses.



Why SmartSME?



Simplicity at its core

Navigating commercial insurance can often feel overwhelming, especially for small business owners. This product has simplified this by focusing on the essential needs of a small venture, making it easy to understand without getting confused by complex jargon.



Affordability without compromise

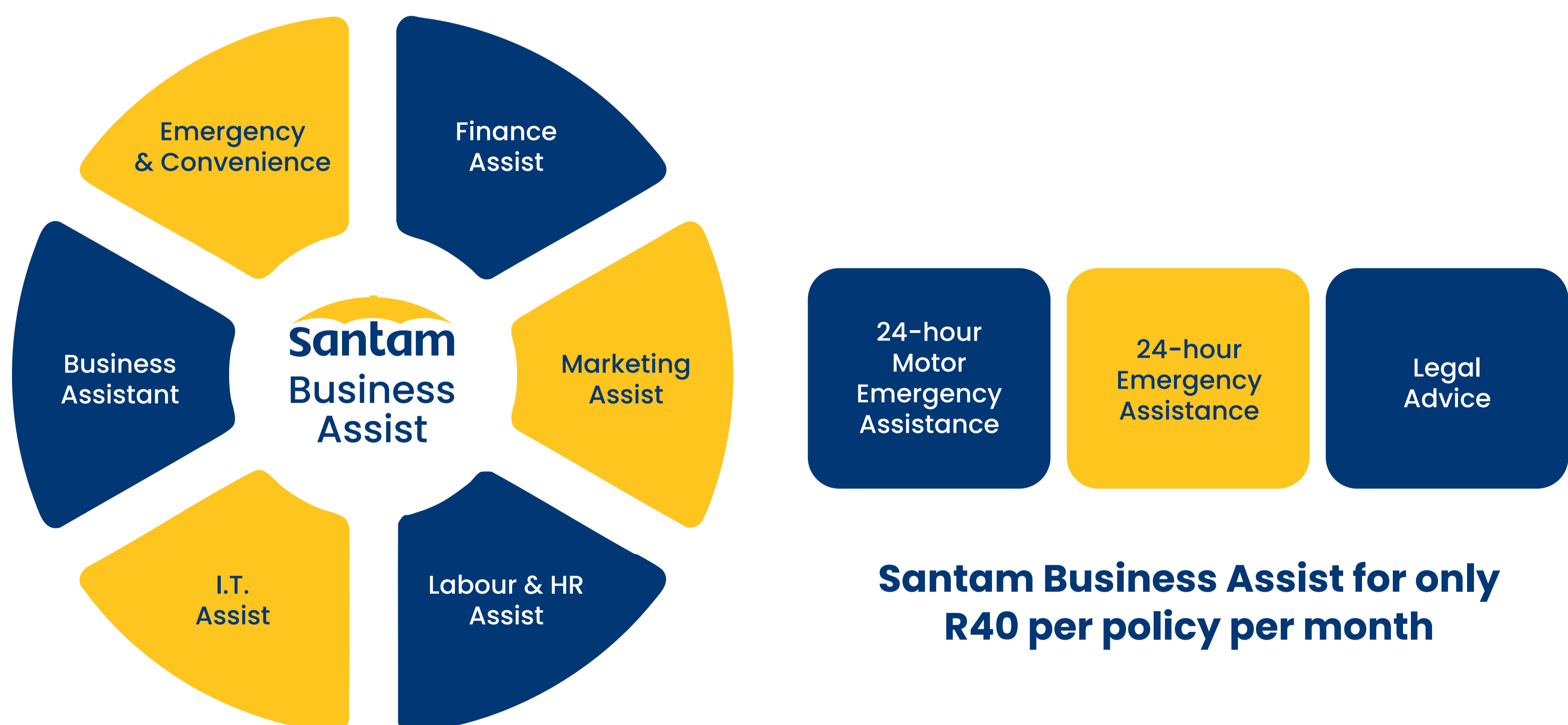
Affordability is a key concern for small business owners, and SmartSME addresses this head-on. By prioritising essential cover and eliminating unnecessary complexities, SmartSME offers comprehensive cover that is budget friendly.

As a small business owner, you can enjoy peace of mind, knowing that you are protected against risks without straining your finances; giving you access to the protection you need to live in the moment and not in the worry.



Extra support with Santam Business Assist

SmartSME provides tools and expert advice to help you manage your day-to-day operations and mitigate risks.



Criteria for a business to qualify for SmartSME

To qualify for this product, a business must:

- Have Buildings and Contents valued under R5 million.
- Have less than 5 vehicles.
- Be within a list of qualifying business types for which we can enable straight-through processing without any underwriting referral.

A woman wearing a white dress and an orange headwrap is smiling while holding a stack of business cards in her right hand and a piece of teal fabric in her left. She is standing in a textile studio or workshop. In the background, there is a mannequin wearing a white dress. On the table in front of her, there are various items including spools of thread, a coffee cup, a small container of buttons, and a smartphone. The scene is well-lit and has a warm, professional atmosphere.

santam
this is freedom

Categories available on SmartSME

SmartSME has a range of cover options to protect your assets and help manage risks, so you can keep your business running smoothly.

The categories covered are in relation to:

1. Your People
2. Your Property
3. Your Money
4. Your Vehicles
5. Your Legal Cover
6. Value-added Services



1. Your People

Offers cover for employee-related risks such as work-related injuries.

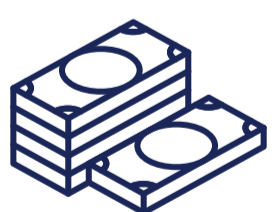
- Up to R1 000 000 cover for accidental injury/death of an employee
- Additional extensions include:
 - Emergency search/rescue costs
 - Wheelchair cover up to R10 000.



2. Your Property

Protects your business premises, equipment, and inventory from damages due to fire, theft, or natural disasters.

- Simplified cover structure for up to R5 million buildings/contents
- Optional cover for Theft, Transport of Contents (G.I.T), Electronic Equipment, Portable Equipment.
- Additional automatic and optional extensions.



3. Your Money

Safeguards business cash flow by covering loss of money from theft and covers costs incurred as a result of an interruption to business due to damage to business property.

- Loss or damage to money at or away from the premises
- Essential loss of income (Business Insurance) cover:
 - Revenue
 - Wages
 - Rent.





4. Your Vehicles

Insures business vehicles against accidents, theft, and liabilities.

- Standard motor cover for up to FIVE vehicles
- Additional optional extensions include:
 - Credit shortfall including any balloon payment
 - 4x4 cover
 - Replacement of vehicles
 - Temporary repairs
 - Towing costs.



5. Your Legal Cover

Shields small businesses from third-party claims and helps them navigate legal disputes.

- General Liability cover (up to R5 000 000)
- Optional products liability cover



6. Value-added Services

At Santam, we understand that small business owners need to focus a lot of their time and energy on making their livelihoods succeed while dealing with day-to-day challenges and operations. SmartSME provides a range of value-added services, management tools and expert advice and other business support services.

24-Hour emergency medical assistance	Legal advice	24-Hour roadside assistance	Santam Business Assist
Our 24-hour free emergency services are available in the event of a medical emergency.	Our legal advice is a free service that provides you with legal support from admitted attorneys, who may be either internal advisers or external practising attorneys.	Our 24-hour roadside assistance is an optional value-added service available at an affordable cost per month per vehicle.	Get Finance Assist, Marketing Assist, Emergency and Convenience Services, Labour and HR Assistance, I.T. Helpdesk, and Business Assistant to support your business.
Free service	Free service	R13 per vehicle per month	R40 per policy per month

No two businesses are the same, that's why we make insurance simple by combining tailored insurance, expert guidance and valuable support to help you manage risks like property damage and legal liability, so that you can have the freedom to focus on growing your business without worrying about risks that may impact the things you've worked hard to build.

Learn more at www.santam.co.za



**We cover the ALL
in SM'ALL business.**

For more information
visit **santam.co.za**


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