

SANTAM AGRICULTURE INSURANCE

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PROTECT YOUR FARM WITH INSURANCE THAT'S TAILORED TO YOUR NEEDS.

Farmers and producers today face huge challenges when it comes to protecting their crops and assets. Unpredictable weather patterns, climate change and natural disasters are just a few of the many systemic risks you face to safeguard the things that keep your farm running.

Effective risk management is key. This means understanding the complexity of the industry and, with it, the need for a range of

insurance solutions that adequately address enhanced production and technology.

This is where Santam Agriculture can make a real difference: We help farmers and producers create a sustainable future. With over 103 years of experience, a countrywide infrastructure and the position of market leader, we offer the best insurance solutions for your crops and assets.





OUR PRODUCTS

OUR STANDARD BUSINESS SOLUTION

THIS SOLUTION PROVIDES COVER FOR:

- 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
- Machinery breakdown
 - Business interruption following machinery breakdown
- Deterioration of stock

Please note: This solution is not limited to these options – additional cover can be provided, where required. Speak to your intermediary for more information about our extended cover options.

UNIQUE COVER FOR AGRICULTURE:

- Livestock
- Greens and irrigation systems
- Game
- Employment practices liability
- Fire on veld (Limited to 22 towns)

WE OFFER ADDITIONAL COVER FOR:

- Householders
- House contents
- All risks
- Watercraft
- Personal legal liability
- Extended personal legal liability





COVER TYPES

GENERAL

General business cover includes the following:

COVER	LIMITS AND CONDITIONS
Claims preparation costs	Up to R25 000
Loss of locks and keys	Up to R10 000
Security costs	Up to R10 000
Trauma counselling	Up to R2 000 per person Up to R10 000 per event
Removal of fallen trees	Up to R5 000

Limits can be increased at an additional premium.

FIRE

Protect your property, like buildings, plant, machinery and stock, against damage caused by:

- fire, lightning and explosion,
- allied perils, such as an earthquake, storm, wind, water, hail and snow,
- impact by a vehicle or an aircraft, and
- a power surge.

WE ALSO OFFER COVER FOR THE FOLLOWING:

- Silo bags and bunkers
- Damage to orchards
- Tunnel, greenhouse and shade net construction
- Damage to vines, with extended liability protection
- Accidental damage to wine, wine tanks and related property
- Damage to trellises, uprights and fences, including labour, fertiliser, materials, and disease and pest prevention methods
- Loss of income following an interruption of or interference with the business as a result of damage to plant material
- Exotic birds, rabbits and bees
- Geysers, water containers, water tanks, water apparatus and water pipes





COVER TYPES

BUILDINGS (COMBINED)

Santam now also offers cover for buildings like guesthouses and cottages on a farm. Protect these buildings against damage caused by:

- fire, lightning and explosion,
- allied perils, such as an earthquake, storm, wind, water, hail and snow, and
- impact by a vehicle or an aircraft.

Your cover can be extended to cover losses caused by theft of internal fixtures and fittings after forcible and violent entry, as well as legal liability to third parties arising from the ownership of the property.

This insurance includes cover for:

COVER	LIMITS AND CONDITIONS
Accidental damage to sanitaryware	Up to R50 000
Accidental damage to glass	Up to R5 000
External signs, blinds and canopies	Up to R20 000
Garden and water features	Up to R20 000

Limits can be increased at an additional premium.

Extensions for guesthouse and lodge insurance include cover for:

COVER	LIMITS AND CONDITIONS
The death of horses	
Accidental damage to household goods and appliances	Up to R10 000
Deterioration of foodstuffs	Up to R25 000

Limits can be increased at an additional premium.





COVER TYPES

BUSINESS INTERRUPTION

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

This insurance can be extended to cover additional costs of working, fines and penalties, or standing charges only.

Additional extensions for guesthouses and lodges include cover for contingent business interruption, loss of key tourist attractions and loss of game.

This cover is important for farmers farming with broilers as it offers cover for the chickens as well as loss of profit.

THEFT

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

OFFICE CONTENTS

Protect your office contents (excluding electronic data-processing equipment) against loss or damage caused by:

- fire, lightning and explosion,
- allied perils, such as an earthquake, storm, wind, water, hail and snow, and
- impact by a vehicle or an aircraft.

This cover can be extended to insure theft following forcible and violent entry, loss of documents, and legal liability to third parties arising from the loss of such documents.





COVER TYPES

MONEY

As a farmer, you are bound to keep money on your premises or transport it from time to time. You now have the option of an extended money definition, which will provide cover for electronic fraud, theft of a bank card, card cloning and skimming at an ATM.

We also cover you for the following:

COVER	LIMITS AND CONDITIONS
Loss of or damage to money containers	Up to R5 000
Loss of locks and keys	Up to R5 000
Personal accident or assault, including death	Up to R10 000
Money transported from the insured premises	Up to R5 000

Limits can be increased at an additional premium.

GLASS

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

WE ALSO COVER YOU FOR:

- Damage to frames
- Burglar alarm strips
- The employment of a watchman service





COVER TYPES

GOODS IN TRANSIT

Goods can often be damaged or stolen while being transported, which is why we cover you against this risk. Cover for the loss of or damage to pesticides, herbicides and fertiliser while being dispensed during transportation is also included.

This cover can be extended for a farmer acting as a part-time transport contractor – occasionally transporting goods for a third party for compensation.

We offer the following cover options:

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

BUSINESS ALL RISKS

This insurance provides comprehensive cover for the loss of or damage to specified equipment as a result of any accident or misfortune not otherwise excluded, with the following options:

- anywhere in the world,
- contained in any building, or
- in a specific building.

WE OFFER OPTIONAL COVER FOR:

- Eskom transformers
- Nitrogen insemination flasks and semen
- Contamination of own milk
- Water pipes and electric cables of irrigation systems

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 insurance 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 might still commit fraud or theft. Our cover includes compensation for financial loss as a result of 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 product 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 or product guarantee.

WE HAVE EXTENDED THIS COVER TO INCLUDE:

- Spread of fire
- Animals
- Hunter's liability
- Guesthouses and lodges – guests' personal belongings and vehicles on the premises, and the cleaning and dry-cleaning of guests' effects

WE OFFER OPTIONAL COVER FOR:

- Fire-extinguishing charges to prevent the spreading of fire beyond your borders
- Dam wall and canal liability
- Warehouseman's liability



COVER TYPES

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

Umbrella liability is a top-up of the existing liability cover available to farmers. It provides cover for the excess of loss, the difference in conditions and additional risks to any underlying legal liability insurance already in place, on condition that the liability insurance is with Santam.

GROUP PERSONAL ACCIDENTS (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

Our vehicle insurance covers your motor vehicle for own damage and/or third-party liability and/or passenger liability. All vehicles are insured individually. You can choose comprehensive cover, which provides protection against all risks, or, in exchange for a lower premium, the cover can be reduced to third-party liability, fire and theft only, or to third-party liability cover only for a further reduced premium.

We also cover you for the following at no additional cost:

COVER	LIMITS AND CONDITIONS
Loss of locks and keys	Up to R15 000
Mechanical breakdown towing costs	Up to R3 500
Temporary repairs	Up to R5 000
Towing costs outside SA's borders	Up to R15 000
Wreckage removal	Up to R15 000
Damage to tyres of agricultural implements, tractors and combines by unseen or concealed objects	

Limits can be increased at an additional premium.

We offer optional cover for 4x4 vehicles, including:

COVER	LIMITS AND CONDITIONS
Extended territories: Zambia, Kenia, Tanzania, DRC, Burundi, Rwanda, Angola and Madagascar	
Repatriation costs after a mechanical breakdown	Up to R50 000
Damage to tyres	Up to R10 000 or the amount stated in the schedule
Winches	Up to R15 000

Limits can be increased at an additional premium.



COVER TYPES

MACHINERY BREAKDOWN

Your machinery may be covered under the fire and theft section, but in some instances, you might incur accidental damage to your equipment or machinery despite you taking reasonable care to prevent it.

Our machinery breakdown offering covers loss or damage as a result of:

- the operator's lack of skill,
- carelessness, or
- a short circuit.

You can extend this cover to include business interruption following machinery breakdown, as this can bring your business to a standstill, causing loss of income and increased costs. This cover protects you against the reduction in gross profit, as well as the increased cost of working as a result of the breakdown.

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

- Costs incurred for overtime, night work and work required on public holidays
- The cost of express freight to repair your equipment or machinery as quickly as possible, at 50% of the insured amount

DETERIORATION OF STOCK

The breakdown of machinery can result in the deterioration of refrigerated stock. This cover ensures your business is protected against such losses, as well as against the increased cost of working as a result of the breakdown.





COVER TYPES

ELECTRONIC EQUIPMENT

Computers and other electronic equipment are an integral part of your business and should therefore be properly insured against damage or loss. This insurance covers your laptops, tablets and similar portable devices anywhere in the world.

We offer optional cover for precision farming equipment of a specialist nature, at or away from the farm, in any location (other than a building) or vehicle, on an all-risk basis.

WE COVER YOU FOR:

- The repair and replacement of hardware
- Architects' and other professionals' fees
- The clearing of debris
- The erection of hoardings to protect your business property
- Express delivery and overtime costs

You can also extend this offering to cover the costs of reinstating your data and computer programmes, as well as business interruption due to the loss of your electronic equipment.





COVER TYPES

LIVESTOCK

Santam offers you comprehensive insurance, on an all-risk basis, for your stud animals, which includes cover against:

- transit risks,
- theft and
- infertility.

Our offering for all other livestock is limited to cover against the death of an animal as a result of fire and lightning, but you can extend this cover to include water and weather incidents such as hail and snow, as well as accidental poisoning, violent and external injury, and attacks by dogs and wild animals.

Our livestock insurance also includes carcass removal, and optional cover is available for capturing costs following an outbreak, as well as veterinary expenses.

INDEMNITY OPTIONS

The settlement will be based on the option(s) as agreed:

- Invoice price
- Auction price
- Reasonable market value
- Agreed value

GREENS AND IRRIGATION SYSTEMS

We offer you real peace of mind regarding pivots with cover against:

- damage caused by fire and additional perils, including freezing, frost and change of temperature, and
- accidental damage, with indemnity based on replacement value.

GAME

Our game insurance offers game farmers cover for:

- the Big 5 (lion, leopard, elephant, buffalo and rhinoceros),
- buffalo younger than 15 years,
- sable and
- any other game.

WE ALSO OFFER THE FOLLOWING COVER:

- Veld (Limited to fire and lightning)
- Chemical

In addition, Santam Marine offers cover for auction and transit, with the option to include cover for offloading.

EMPLOYMENT PRACTICES LIABILITY

This insurance covers you against labour issues such as unfair refusal to employ, and conduct relating to promotion, suspension, dismissal, discrimination, sexual harassment and defamation.

Our indemnity cover includes all costs in connection with the investigation, defence and settlement, as well as any accrued interest.



COVER TYPES

HOUSEHOLDER

Every day, a house is exposed to many potential risks, the effects of which can be devastating. As a trusted insurer, we want to help you make sure your home is properly protected against unexpected events such as a fire, explosion, storm, flood, lightning, burglary, theft and power surges.

Our building insurance covers the structures of your home and any fixtures and fittings that belong to you.

Limited subsidence and landslip cover is also included, and you have the option to choose comprehensive cover.

Accidental damage to fixed machinery, up to R10 000, is automatically included, with the option to increase.

WE OFFER ADDITIONAL COVER FOR:

- The cost of tracing a leak and the necessary repairs
- Fire brigade charges incurred in their work to prevent or reduce damage to your property
- Professional fees and demolition costs
- Water receptacles, water pipes and geyser maintenance

HOUSE CONTENTS

It is easy to underestimate the value of the contents of your home. Unfortunately, this can be an expensive oversight should anything ever go wrong. At Santam, we want to help you make sure your home contents are adequately covered.

Our solutions cover loss of or damage to contents caused by an insured event, such as a fire, explosion, storm, flood, lightning, burglary, theft and a power surge.

OUR BASIC HOUSE CONTENTS INSURANCE COVERS THE FOLLOWING:

- Accidental damage to contents, up to R10 000, with the option to increase
- A mechanical, electrical or electronic breakdown, up to R10 000, with the option to increase
- Accidental breakage of mirrors and certain glass items
- Rental costs for alternative accommodation should your house be damaged and uninhabitable
- Fire brigade charges incurred in their work to prevent or reduce damage to your property
- The transportation of groceries and household goods
- Accidental spoiling of the contents of refrigerators or freezers inside the private residence
- Necessary costs of removing debris or damaged contents after loss or damage caused by an insured event
- Laundry on the washing line, which is covered against any insured event

ALL RISKS

Our personal all-risk insurance covers the loss of or damage to items you normally wear or carry outside your home, wherever you are in the world.

OPTIONAL COVER INCLUDES:

- Clothing and personal effects – clothes you usually wear, as well as personal items you carry on you, including personal sporting equipment
- Personal items that can be specified, including cellphones, laptops, bicycles, sunglasses, jewellery and collections



COVER TYPES

WATERCRAFT

We offer comprehensive insurance for watercraft such as motorboats, ski boats, jet skis and Wetbikes, including the hull, outboard motors, machinery, equipment, standard fittings and accessories normally sold with the watercraft.

THIS INSURANCE INCLUDES COVER FOR:

- Reasonable costs incurred for storage, safeguarding and removal of the watercraft from where the damage occurred
- Salvage costs incurred, with our written consent, towards recovery of the watercraft
- Reasonable cost of delivery to the place where you usually keep your watercraft, after repairs, and following authorisation
- Emergency accommodation for up to two nights for you and a passenger if the journey cannot be completed
- Trauma treatment by a registered professional counsellor following hijacking of the watercraft
- Emergency costs you are liable to pay to any public authority for loss of or damage to the watercraft

PERSONAL LEGAL LIABILITY

This insurance covers you if you are legally responsible for the accidental death, illness or injury of any person who is not employed by you, a person whose name is not in the policy summary, or a family member who does not live with you.

It also provides cover if you are legally responsible for accidental physical loss of or damage to property belonging to a person covered in terms of the policy.

EXTENDED PERSONAL LEGAL LIABILITY

This covers you anywhere in the world (except countries operating under the laws of the United States of America or Canada) in an event of liability not covered by our personal legal liability insurance.





VALUE-ADDED SERVICES

Our agriculture policy is extended to include the following 24-hour services **free of charge**:

- **Crisis line:** A 24-hour service where trained nurses and paramedics take control of medical emergency situations like attacks, housebreakings and hijackings, and provide trauma counselling.
- **Emergency medical services:** A service that offers appropriate emergency evacuation and transportation by ambulance, helicopter and/or fixed-wing aircraft.
- **Personal health advisor:** Access to emergency medical advice, an audio health library, general health information, a drug database, and counselling whenever you need it. This service not only provides relief in an emergency, but can prevent one too.
- **Legal assistance:** A 24-hour advice line, manned by experienced in-house attorneys. They offer general legal advice, expert advice in labour law, legal documentation, and many other forms of legal expertise that you may require.

**24/7 emergency and claims helpline:
0860 505 911**



Santam understands that managing a successful farm takes years of hard work and the right partnerships. And when you work hard to succeed, you need good and proper insurance that helps you thrive. No matter the type and size of your farm, or your vision for it, you can rely on our in-depth expertise of over 104 years to protect it. **Santam. Insurance good and proper.**

To find out more about our insurance solutions best suited to your business, speak to your intermediary or visit santam.co.za.

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

