

SANTAM PERSONAL INSURANCE





Intro paragraph



INSURANCE FOR INDIVIDUALS

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At Santam, we do insurance properly with careful consideration, due diligence and expertise. We believe that, because you care about your valuables, you need good and proper insurance that does the same.

We take the time to understand the risks you face and offer a broad and sophisticated range of insurance solutions. These include our tailored Classic, Core and Executive products to cover every risk, no matter how simple or complex.

OUR PERSONAL INSURANCE SOLUTIONS PROVIDE COVER FOR:

- Contents
- Buildings
- All risks
- Vehicles
- Watercraft
- Casualty
 - Personal legal liability
 - Extended personal legal liability
 - Legal costs and legal expenses
 - Personal accident



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. As 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 or theft.

OUR BASIC CONTENTS INSURANCE COVERS THE FOLLOWING BENEFITS AND CONVENIENCES, AT NO ADDITIONAL COST:

- Accidental breakage of mirrors and certain glass items inside the house
- 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
- Personal effects of guests or domestic employees while inside the private residence
- 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





| BUILDINGS

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

ADDITIONAL COVER INCLUDES:

- The cost of tracing a leak as well as necessary repairs
- Fire brigade charges incurred in their work to prevent or reduce damage to the property
- Property transfer (before a new house you purchased is legally transferred to you)
- Professional fees and demolition costs
- Rental costs for alternative accommodation should your house be damaged and uninhabitable





| 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, which include cellphones, laptops, bicycles, sunglasses, jewellery and collections



VEHICLES

This cover is for any car, light delivery vehicle, motorcycle, trailer or caravan.

COVER OPTIONS INCLUDE:

- **Comprehensive** – accidental loss of or damage to your vehicle, including amounts for which you are legally liable to a third party if the liability relates to the vehicle
- **Limited (fire, theft and hijacking)** – accidental loss of or damage to your vehicle, only if the loss or damage is caused by fire, lightning, an explosion, theft or hijacking, attempted theft or hijacking, and amounts for which you are legally liable to a third party if the liability relates to the vehicle
- **Third-party only** – amounts for which you are legally liable to a third party if the liability relates to the vehicle

GUARANTEED VALUE INSURANCE

You have the option to select Guaranteed Value Insurance as a basis of compensation, which removes any uncertainty about what you can expect when claiming if your vehicle was written off or stolen.

SMARTPARK™

SmartPark™ is a distance-based vehicle insurance benefit. With SmartPark™, your insurance premium will be recalculated and discounted based on the revised number of kilometres you are likely to travel in the foreseeable future – all without having to restructure your policy or compromising your cover.

It's simple. If you're driving less than 15 000 km a year, you could save up to 20% on your insurance premium with SmartPark™.

OPTIONAL COVER IS ALSO AVAILABLE FOR:

- A credit shortfall
- Accidental damage to tyres or rims
- Vehicle hire



| 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.

COVER INCLUDES:

- 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



CASUALTY

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. Terms and conditions apply.

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 solution. Terms and conditions apply.

Legal costs and legal expenses

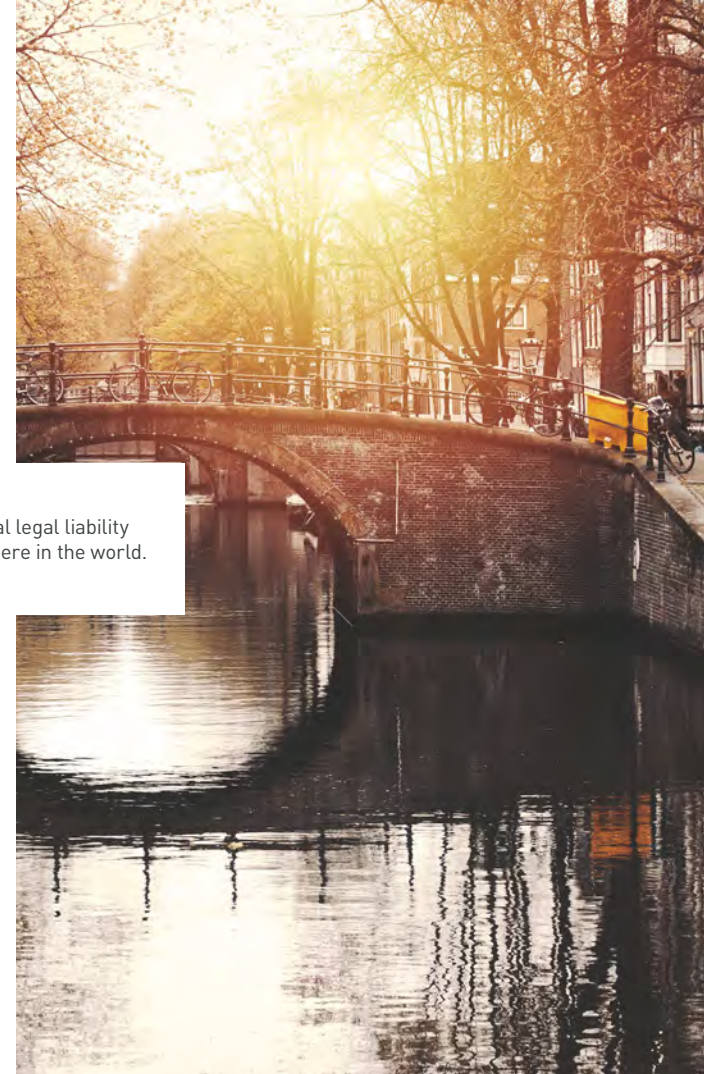
This insurance covers legal costs and expenses incurred. It includes legal defence costs in the event of criminal, civil or labour court actions, and family matters such as divorce and custody cases. Terms and conditions apply.

Personal accident

This insurance provides cover for accidental death or permanent disability caused directly by bodily injury within 12 months of an accident. Terms and conditions apply.



Extended personal legal liability covers you anywhere in the world.





OUR PRODUCTS





OUR PRODUCTS

At Santam, we understand that all our clients have unique insurance needs. That's why we have products with different covers and benefits, each one specially designed to suit a specific risk profile and lifestyle, however simple or complex they may be.



Our products are specially designed to suit specific risk profiles.

CLASSIC

Comprehensive insurance

We understand that as your life changes, so do your insurance needs. We designed the Classic insurance solution by balancing comprehensive cover and pricing to safeguard you when the unexpected happens and protect those items you value most, from property and cars to caravans and watercraft.

It comes with simplified policy wording, easy-to-understand covers and limits, personalised premiums, and optional covers that we can tailor to your individual needs.



CLASSIC BENEFITS

BUILDING AND CONTENTS COVER

- Cover for your property, buildings and contents
- In addition to cover for basic events such as fire and burglary, we also cover:
 - Power surges
 - Emergency accommodation
 - Medical expenses and personal effects of domestic employees and guests
 - A temporary increase of the contents' insured amount

OPTIONAL COVER IS ALSO AVAILABLE FOR:

- Limited bed and breakfast
- Accidental damage

VEHICLE COVER

- Cover for cars, LDVs, motorcycles, trailers and caravans, ranging from third-party to comprehensive cover
- In addition to cover for basic events such as an accident, theft and replacement of vehicle keys, we also cover:
 - Emergency repairs, costs and accommodation
 - Tow-in costs after mechanical breakdown and recovery costs
 - Trauma treatment

OPTIONAL COVER IS ALSO AVAILABLE FOR:

- Tools, spare parts and travel accessories
- A credit shortfall (with/without residual)
- Accidental damage to tyres or rims
- Vehicle hire
- 4x4s

ALL-RISK COVER

- Optional cover for the loss of or damage to items you wear or carry outside your home, wherever you are in the world, including items such as clothing and personal effects
- Specified items such as jewellery, mobile devices and bicycles

OTHER

- Watercraft
- Personal legal liability
- Extended personal legal liability
- Legal costs and legal expenses
- Personal accident

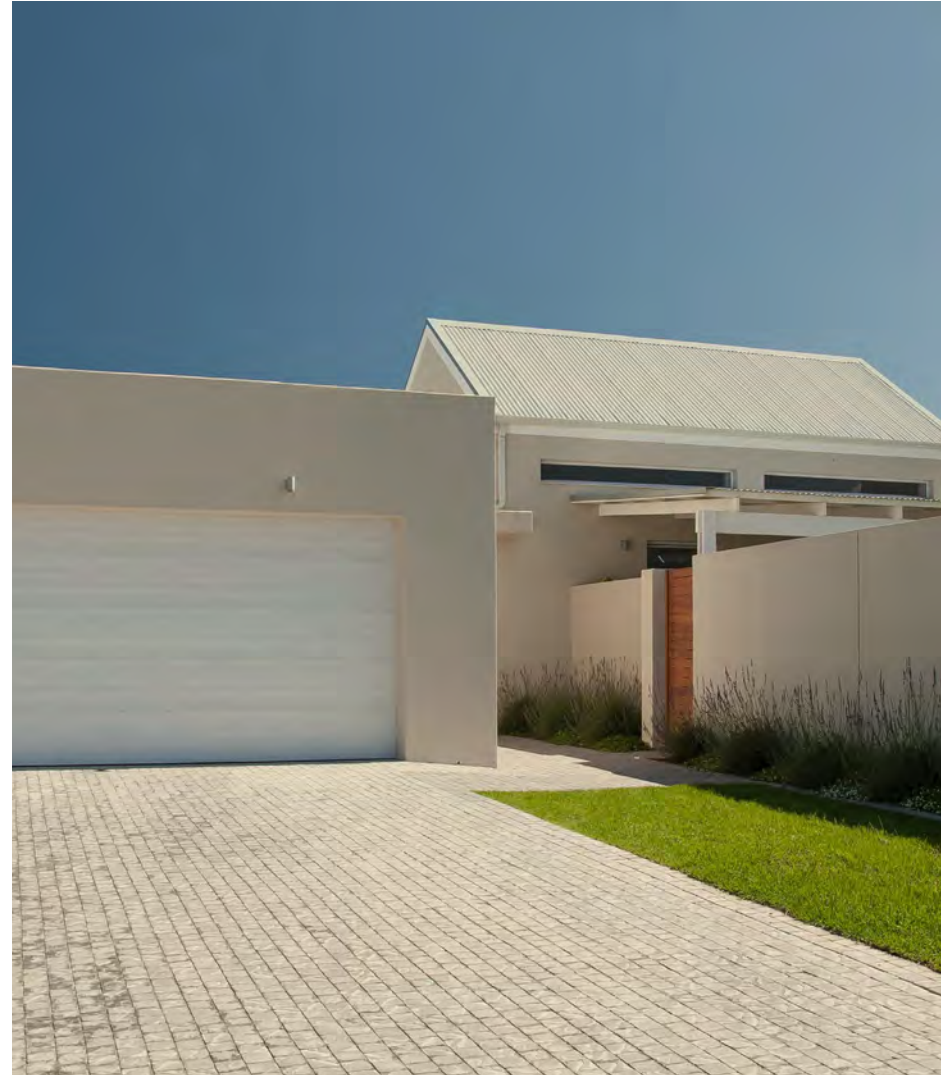




CORE

Cost-effective insurance

We developed the Core insurance solution with affordability in mind, while still retaining the quality Santam is known for. The covers and limits have been carefully selected based on market research, including benchmarking against other direct insurers. Santam Core insurance offers you easy-to-understand covers and limits, personalised premiums, and optional covers that we can tailor to your specific needs.



CORE BENEFITS

BUILDING AND CONTENTS COVER

- Cover for your property, premises and contents
- In addition to cover for basic events such as fire and burglary, we also cover:
 - Veterinary expenses
 - Property keys
 - Transport of groceries
 - Subsidence and landslip
 - Personal effects of domestic employees and guests

VEHICLE COVER

- Cover for cars, LDVs, motorcycles, trailers and caravans, ranging from third-party to comprehensive cover
- In addition to cover for basic events such as an accident, theft and replacement of vehicle keys, we also cover:
 - Emergency repairs, costs and accommodation
 - Tow-in costs after mechanical breakdown and recovery costs
 - Trauma treatment

OPTIONAL COVER IS ALSO AVAILABLE FOR:

- Specified accessories
- Tools, spare parts and travel accessories
- A credit shortfall (with/without residual)
- Accidental damage to tyres or rims
- Vehicle hire

ALL-RISK COVER

- Optional cover for the loss of or damage to items you wear or carry outside your home, wherever you are in the world, including items such as clothing and personal effects
- Specified items such as jewellery, mobile devices and bicycles

OTHER

- Watercraft
- Personal legal liability
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EXECUTIVE PRODUCT

Tailor-made insurance

At Santam, we understand your unique insurance needs. That's why we've developed the Executive insurance solution, a bespoke product specifically suited to affluent individuals looking to insure their most valuable assets.

From luxury homes, watercraft and cars to jewellery and fine art, our Executive insurance solution is designed to protect what's important to you. It offers comprehensive, personalised insurance with enhanced limits and a dedicated team of expert claims and service consultants to process your claims.





EXECUTIVE BENEFITS

BUILDING AND CONTENTS COVER

- A range of covers with high limits for buildings and contents
- Cover for power surges, up to the insured amount
- Cover for contents on an asset all-risks basis and flexible worldwide cover against loss or damage, up to 30%
- Cover for accidental damage to buildings, up to the building's insured amount, and for accidental damage to fixed machinery, up to R100 000
- Private collections cover, with certain limits and exclusions

VEHICLE COVER

- A range of covers with high limits
- Group F car hire for 30 days

OPTIONAL COVER IS ALSO AVAILABLE FOR:

- Accidental damage to tyres or rims
- Classic cars
- A credit shortfall
- All-risk unspecified cover for items such as jewellery
- Watercraft
- Legal costs and legal expenses
- Personal accident

ADDITIONAL BENEFITS

- Protection against the application of average on building and contents cover, subject to using Santam valuation tools and providers
- A policy that provides additional covers automatically at no additional cost
- Weather notifications to help you safeguard your assets
- SOS services, which include 24/7 emergency roadside assistance, home-drive assistance, urgent household repairs, legal advice, medical and emergency services and route assistance
- Access to additional tier points if you are a Sanlam Reality member





CLAIMS





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.](mailto: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 Road assistance

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

2 Home-drive assistance

- Home drive assistance is a unique solution designed to encourage you to drive responsibly. Statistics show car incidents as a result of drinking and driving account for a large percentage of accidents on our roads, especially at night.
- It is available within a 50-km radius of the CBD of 10 cities.
- The maximum is six trips per renewal period of your policy.

3 Home assistance

Get assistance for emergency household repairs 24/7.

We'll provide:

- Plumbers
- Electricians
- Locksmiths
- Glaziers
- Limited to three Home Assist services per renewal period of your policy

4 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).

5 Medical assistance

- Immediate dispatch of emergency medical services in order to provide life-saving assistance.
- Emergency transportation by air or road ambulance.
- Following an incident, your children are transported to a place of safety if required.
- Referrals to doctors and other medical facilities.
- Unlimited telephonic trauma counseling.

6 Legal advice

- Our experienced attorneys can provide expert legal advice.
- Advice over the phone and standard documentation are free.
- The first 30 minute consultation is free.

[Terms and conditions apply.](#)



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.* For over a century, we have consistently delivered insurance good and proper. This can be attributed to our insurance expertise, which comes from understanding every aspect of risk you and your family may face, and providing solutions specifically designed to meet your needs.

*As of 31 December 2019.

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

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



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