



SPECIALIST INSURANCE

SPECIALIST INSURANCE GOOD AND PROPER



We are living in an era of unprecedented change. The risks to 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 risk in the marketplace therefore requires us to think beyond products and instead to 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, or simply seeking specialist liability cover or performance guarantees, we provide you with tailor-made solutions that meet your specific needs.

We also offer protection against corporate property, engineering, and construction risks, as well as hospitality and leisure insurance, and to give you peace of mind when travelling for business or leisure.

We attribute the attractiveness of our solutions to our unmatched technical experience, along with a thorough understanding of the complex risks which companies face in an ever-changing environment. It is for this reason that 80 of the top 100 JSE-listed companies trust us to protect their business concerns.

THE LEADING PAN-AFRICAN SPECIALIST BUSINESS INSURER

With our African footprint expanding steadily to over 26 countries across the continent, we're proudly Africa's leading specialist insurance solution provider. Specialist Business takes the lead in managing the combined Saham Finances specialist insurance business and is the technical and capacity provider for certain specialist lines such as property, engineering, marine, and liability.

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 of 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.

Quinten Matthew
Executive Head: Specialist Business

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SANTAM 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 financially 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 in 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.

SANTAM AVIATION 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

SANTAM HEAVY HAULAGE

The heavy haulage industry is the heartbeat 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 broker and service consultants per area.
- We offer a first-class claims service, with efficient and effective claims handling.
- We operate throughout Southern Africa.

GENERAL PRODUCT OFFERING INCLUDES:

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

HEAVY HAULAGE 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

SANTAM 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 multinational company, we have the expertise to tailor-make 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.

THE SANTAM MARINE 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: 011 912 8000

E Johannesburg Quotes: marinequotejhb@santam.co.za

Cape Town Quotes: quotectpt@santam.co.za

Durban Quotes: quotesdbn@santam.co.za

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

Marine Claims: marineclaims@santam.co.za

Marine Head: kennedy.ntenjwa@santam.co.za



VULINDLELA UNDERWRITING MANAGERS (VUM)

Established in 2006, VUM is one of the leading insurers that offers a wide range of covers in the public transport sector (Sedan vehicles used for e-hailing, shuttle services, metered taxis, minibuses and midibuses insurance).

As well, as tailor-made insurance products for the emerging business market.

WHY VUM?

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

INSURANCE FOR SMALL EMERGING BUSINESSES

VUM AssetSure caters for a variety of businesses from car washes to funeral parlours, courier companies, food delivery services, hair salons and spaza shops.

- Motor section (sedans, light delivery vehicles (bakkies), trailers, caravans, motorcycles and special-type vehicles (fork lifts, tractors etc.))
- Contents and stock
- Electronic equipment and machinery, including breakdown cover
- Business interruption
- Money cover, cash kept at business premises or in transit from time to time
- Business all risk
- Goods in transit
- Public liability insurance
- Employee dishonesty (fidelity insurance/theft by employees)
- Personal accident insurance

SPECIALIST TAXI INSURANCE

VUM Fintech and VUM Taxi insurance provide comprehensive cover for

the widest range of niche insurance solutions for owners of minibus, midibus, sedans used for shuttle services, metered taxis and e-hailing taxis.

- Minibus: 8 – 18 seats
- Midibus: 9 – 35 seats
- Sedans: up to 7 seats

OUR PRODUCT BENEFITS INCLUDE:

- Cash back benefit based on a no-claims bonus reward system to the insured for applying sound business practice and loyalty to VUM
- VUM Taxi: collect 10% of premiums paid after a 36-month claim-free period
- VUM AssetSure: collect 10% of premiums paid after a 36-month claim-free period

OUR PRODUCT EXTENSIONS INCLUDE:

- Roadside assistance
- Fixed expenses for maximum of 20 days while the taxi is out of commission due to insured peril
- Annual stand-alone passenger liability
- Personal accident available for drivers and passengers
- Sound equipment, including radios/cds/dvd players, installed in the vehicle, which must be specified

FOR MORE INFORMATION CONTACT:

T (local): 0860 122 747

E info@vum.co.za

W www.vum.co.za

MIRABILIS ENGINEERING UNDERWRITING MANAGERS (MIRABILIS)

Mirabilis is the leading engineering underwriting manager in Africa, with unrivalled experience and expertise in the engineering insurance industry.

Together with Africa, our territorial scope includes the Middle East, Central and Southeast Asia, and the Indian sub-continent.

Mirabilis offers flexible, structured and packaged products at competitive rates. Our services include risk management surveys and specialised intermediary training.

WHY MIRABILIS?

- We pride ourselves on our excellent service, flexibility and professional expertise.
- Our team has in-depth expertise, experience and understanding of the engineering industry.
- We offer reinsurance knowledge and support.
- We offer customised risk transfer solutions, such as our seamless project insurance cover.
- We have packaged solutions which, combined with contractors all risks (CAR), offer structured alternatives to cost effective risk transfer.

THE MIRABILIS RANGE OF INSURANCE SOLUTIONS INCLUDES:

- CAR insurance
- Advance loss of profits insurance (ALOP)
- Contractors' plant and equipment insurance (CPE)
- Machinery breakdown insurance (MB)
- Loss of profits following machinery breakdown (MLOP)
- Deterioration of stock insurance (DOS)
- Electronic equipment insurance (EEI)
- Civil engineering complicated risks (CECR) insurance
- Combined products engineering project insurance cover (EPIC)
- Cradle to operation/seamless insurance cover (combined marine, marine ALOP, CAR, ALOP, contractors third-party liability, professional indemnity, assets and business interruption insurance under one policy)

FOR MORE INFORMATION CONTACT:

T Local 086 110 0100
International +27 11 880 8200
E info@mirabilis.net
W www.mirabilis.net

EMERALD RISK TRANSFER (EMERALD)

Emerald is the largest underwriting manager of corporate property and affiliated engineering risks in South Africa.

Emerald insures businesses throughout Africa, India, Southeast Asia and the Middle East, offering insurance solutions to over 600 clients in Africa, of which 75 are South Africa's top 100 companies.

WHY EMERALD?

- Ability to insure above R400 million capacity, based on maximum possible loss (MPL)
- Access to additional capacity through innovative facultative reinsurance solutions for large capacity accounts
- Protected by Standard & Poor's (S&P) international treaty reinsurance programme
- Significant existing portfolio throughout the African continent

THE EMERALD RANGE OF INSURANCE SOLUTIONS PROVIDES COVER FOR:

- Multinational companies
- Petrochemical businesses
- Mining and mining processing, including smelters and furnaces
- State and local government entities with or without power generating plants
- Large retail groups
- Manufacturing, industrial and engineering works
- Large property portfolios
- Infrastructure – airports, roads and ports
- Leisure and tourism – hotels and lodge groups
- Rolling stock and passenger rail
- Large agricultural processing
- Hospitals and clinic groups
- Telecommunications

FOR MORE INFORMATION CONTACT:

T (011) 658 8200

E info@emeraldsa.co.za

W www.emeraldsa.com

www.facebook.com/emeraldrisktransfer

www.twitter.com/emeraldrisk

ECHELON PRIVATE CLIENT SOLUTIONS (ECHELON)

As true specialists and pioneers in the local short-term insurance industry, Echelon offers tailor-made personal asset risk solutions to meet the needs of professionals, business owners and executives.

WHY ECHELON?

- We represent a first in private client insurance in South Africa.
- We have a focused approach. Our business is aimed at high net worth individuals (LSM 10+).
- We adopt a lifestyle underwriting matrix aimed at achieving broader depth in cover and sustainable pricing.
- We simplify insurance and offer benefits that people need, which are easy to buy and with limited product complexity.
- We are the only niche underwriting manager with the capacity to provide traditional insurance together with solutions for your assets associated with your hobbies – all under one contract.

THE ECHELON RANGE OF INSURANCE SOLUTIONS INCLUDES:

- Unlimited cover for power surge and accidental damage
- Extended business contents cover
- Identity and cyber theft cover
- Motor personal accident cover
- New vehicle replacement up to three years
- Extended 4x4 cover
- Protection against the application of average
- Storage and removal cover on all risks basis
- Unlimited car hire (Group B)

OUR TAILOR-MADE RISK TRANSFER SOLUTIONS ADDRESS FINANCIAL EXPOSURES AS DIVERSE AS:

- The depreciation in value of new vehicles over time
- Financial shortfalls affecting families following amendments to the Road Accident Fund (RAF)
- Unexpected costs due to cyber theft and identity theft
- Liabilities associated with lawsuits and third-party claims

FOR MORE INFORMATION CONTACT:

T (011) 023 2218
(021) 657 1100
(031) 830 5058

E info@echelonpci.co.za

W www.echelonpci.co.za



TRAVEL INSURANCE CONSULTANTS (TIC)

TIC is the largest travel insurer in Southern Africa and offers 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 a countrywide representation.

THE TIC 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

SANTAM COURT BONDS

Court Bonds are suretyships issued by an insurer in favour of the Master of the High Court for the due and proper performance of the appointee's obligations and duties towards an estate which he/she is administering.

The purpose of court bonds is to safeguard the estate against financial loss. Santam will issue a Bond equal to the value of the assets in the estate, in favour of the Master of the High Court. If the appointed executor/curator/trustee/liquidator/administrator fails to fulfil his/her obligations in terms of the winding up/administration of the estate, the Master can call on the bond to recover the loss/es suffered by the estate.

- We are knowledgeable and with over 35 years' experience in issuing court bonds which means we fully understand your risk profile and insurance needs.
- We pride ourselves on our fast turnaround times on the issuance of bonds made possible by technology through our Broker Portal.
- We've streamlined the administration of the bonds process to ensure that our service levels are exceptional.
- Our brand is stable, reputable and solvent.

OUR RANGE OF INSURANCE SOLUTIONS:

LIQUIDATION (COMPANIES) AND INSOLVENCY (INDIVIDUALS) BOND

- Liquidation and sequestration administered by a liquidator (company)/trustee (individual) appointed by the Master of the High Court.
- These bonds offer security that guarantees the proper administration of, and accounting by liquidator/trustee for all funds and property of the company/estate under his/her administration as required by law.

DECEASED ESTATES

- Administered by an executor, nominated in a will, who can be a professional in their field, such as an attorney or accountant.
- • An executor requires a surety to guarantee his/her proper administration of, and accounting by him/her for all funds and property of the Estate under his/her administration as required by law.

TRUSTS

- A trust is a document that looks similar to a will. It gives instructions for how a person wants his/her property and assets to be handled and distributed to his/her beneficiaries. This is administered by a trustee(s) and they have to be formally appointed by the Master of the High Court to act in this capacity. Types of trusts Santam Court Bonds caters for:
 - Testamentary Trusts are created in a will which comes into effect upon death
 - Inter-vivos Trusts are created during a person's lifetime to distribute assets to beneficiaries, e.g. Family Trusts, and RAF Trusts

CURATOR BONIS BONDS

- A Curator Bonis (Curator) is a legal representative appointed by a court to manage the finances, property, or estate of another person unable to do so because of mental or physical incapacity.



- A Curator may be required to administer the estate of a major who is incapacitated, a minor who is incapacitated or a minor who is able bodied, however requires a Curator until such time as he has reached the age of majority to deal responsibly with assets either inherited by or awarded to him/her.
- All Curators are required to provide security to the satisfaction of the Master of the High Court which is guaranteed by an insurance company.

RATES AND LIMITS

OUR RATES (STANDARD RATES SET BY THE MASTER OF THE HIGH COURT)

- Deceased Estate/Liquidation - 0.575% (incl. VAT)
- Trust/Curatorship - 0.69% (incl. VAT)

LIMITS

Minimum bond amount is R200,000

- Maximum facility limit is R500 million
- Maximum bond that we can issue is R200 million

Terms and Conditions apply. Subject to our underwriting criteria.

HOW TO APPLY

FOR A FACILITY:

New applicants must please complete the "Court Bond facility application" form (request from courtbonds@santam.co.za) and return to us with the following information:

- A Comprehensive Curriculum Vitae (CV) which must contain the tertiary qualifications, employment history and professional experience in the handling of estates;
- Certified copy(ies) of tertiary qualification(s);
- A certified copy of the applicant's ID document; and
- Confirmation of the applicant's PI (Professional Indemnity) insurance cover

FOR A COURT BOND

- For individual bond applications kindly send the request to our offices (courtbonds@santam.co.za). One of our representatives will revert with the application form and list of requirements.



STALKER HUTCHISON ADMIRAL (SHA)

SHA is a wholly owned subsidiary of Santam with expertise spanning across a broad range of niche liability insurance products.

We employ 130 specialists, many of whom are qualified legal professionals, able to structure insurance programmes for most businesses both within and outside the borders of South Africa. We have the capacity to insure risk up to R1 billion and are the proud underwriting agency of the majority of the top 100 companies listed on the JSE.

WHY SHA?

- We are the largest specialist liability and niche underwriting manager in South Africa.
- With 30 years of excellence, SHA's experience and expertise come together to tailor-make solutions for any sized business in any industry.
- We constantly develop new products and technology to assist brokers in marketing and binding specialist insurance solutions for their clients.
- We are the creators of South Africa's premium online broker sales tool, the Pocket Underwriter (www.pocketunderwriter.co.za).
- Our claims expertise at SHA is incomparable and takes into account the agency's long history with South African specialist knowledge.
- We have an established network of insurance partners spanning across Africa, India and Southeast Asia.
- We have one of the most experienced teams of single project PI and liability insurance professionals.
- We are providers of instant, online quoting facilities (CLIQ).
- We are providers of market updates and the latest legal developments in South Africa via social media platforms.

WE PROVIDE COVER FOR THE FOLLOWING:

- The majority of *Financial Mail's* top 100 Companies

- Limits up to R1 billion on certain selected risks
- Many small to medium-sized businesses with niche insurance needs

THE SHA INNOVATIVE RISK TRANSFER INCLUDES:

- Broadform general liability
- Directors and officers
- Professional indemnity
- Clinical trials
- Motor
- Personal accident and key man cover
- Professional and amateur sports insurance
- Financial institutions
- Kidnap and ransom
- Cyber crime
- Commercial crime
- Blended passenger liability and personal accident
- COID and RAF wraparound
- Prize indemnity
- Gradual pollution
- Product recall, contamination and guarantee
- Employment practices liability
- Mining rescue

FOR MORE INFORMATION CONTACT:

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

SANTAM AGRICULTURE (CROP)

Santam Agriculture is the largest agricultural insurance 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.

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 analyses of crop damage at different growth stages that are unique to South Africa's climate, soil and cultivars.

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, to make sure you're properly covered.
- We are the market leader. We are currently the only insurer in South Africa with an experimental farm (Mooihoek near Bloemfontein) where we conduct in-depth hail and rain research that enables us to accurately assess crop damages at different growth stages.
- We are innovative. Our climatologist and weather expert offers weekly weather updates, and comprehensive climatic and seasonal forecasts.
- We are financially stable. We are backed by Santam's reputation and solvency.

THE SANTAM AGRICULTURE 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
(012) 369 1227

E support.santamagri@santam.co.za

W www.santam.co.za

WHEN YOU INSURE WITH SANTAM, YOU CAN ENJOY THE PEACE OF MIND KNOWING THAT YOUR BUSINESS IS COVERED.

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

www.santam.co.za to find out more about Santam's specialist insurance solutions, specifically designed for clients with unique insurance needs.

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