

Sasria vs Riot Wrap

WHAT SASRIA OFFERS	WHAT A RIOT WRAP POLICY OFFERS
<ul style="list-style-type: none"> A ZAR 500,000,000 aggregated coupon covering Material Damage and Standing Charges/ Working Expenses and Net Profits. Sasria coupon does not provide for Contingent Business Interruption (CBI) such as Suppliers, Customers, Prevention of Access and Public Utilities. 	<ul style="list-style-type: none"> A “wrap around” of the Sasria coupon, Material Damage top up cover above Coupon, Business Interruption including cover for CBI, Additional Increased Cost of Working and Terrorism Liability. A limit of R500m each and every loss in the aggregate per policy/insured. Wider cover includes Sabotage, Insurrection, Rebellion or Revolution, Mutiny, Coup d’etat, Looting and Malicious damage Options available include: <ul style="list-style-type: none"> Material Damage and Gross Profit/Net Profit, including CBI*. Gross Profit/Net Profit only including CBI Extensions*. <p><i>*Dispensation is required from SASRIA if the insured wants to insure Gross or Net Profit in the open market via a Riot Wrap policy.</i></p>
WHAT SASRIA INCLUDES	WHAT A RIOT WRAP POLICY INCLUDES
<ul style="list-style-type: none"> Civil commotion, Labour disturbances, Riot, Strike, Lockout or public disorder or any act or activity which is calculated or directed to bring about any of the above. Mutiny, military rising, military or usurped power, martial law or state of siege, or any other event or cause which determines the proclamation or maintenance of martial law or state of siege insurrections, rebellion or revolution. Any act (whether on behalf of any organisation, body or person or group of persons) calculated or directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence. Any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof. 	<ul style="list-style-type: none"> Civil commotion, Labour disturbances, Riot, Strike, Lockout or public disorder or any act or activity which is calculated or directed to bring about any of the above. Sabotage, Insurrection, Rebellion or Revolution, Mutiny, Coup d’etat, Looting and Malicious Damage Any act (whether on behalf of any organization, body or person or group of persons) calculated or directed to overthrow or influence any state or government or any provincial, local or tribal authority with force or by means of fear, terrorism or violence. Any act which is calculated or directed to bring about loss or damage in order to further any political aim, objective or cause or to bring about any social or economic change, or in protest against any state or government or any provincial, local or tribal authority or for the purpose of inspiring fear in the public or any section thereof.

WHAT SASRIA EXCLUDES	WHAT A RIOT WRAP POLICY EXCLUDES
<ul style="list-style-type: none"> • Excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss; • war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power. 	<ul style="list-style-type: none"> • Excludes damage caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss; • war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war.

Santam Corporate Property is a Coverholder at Lloyds and can offer this cover to clients.

Please contact Kate.Gwilt@santam.co.za