santam
this is freedom

Heavy Haulage Insurance
Commercial Vehicles

At Santam, we understand that commercial vehicles spend long hours on the road and are exposed to hazardous driving conditions and other challenges - many of which are beyond control.

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

Santam Heavy Haulage is one of the leading heavy commercial vehicle insurers.

Insurance Solutions for Heavy Commercial Vehicles

At Santam, we understand that commercial vehicles spend long hours on the road and are exposed to hazardous driving conditions and other challenges - many of which are beyond your control.

Heavy commercial trucks are often the business's most expensive asset and that's without cargo costs factored in and added to that is the rising cost of fuel, operational costs and insurance. It is a big financial investment to keep this type of business going.

Santam Heavy Haulage is the leading heavy commercial vehicle insurer in South Africa, offering comprehensive insurance solutions for heavy commercial vehicles with a gross mass exceeding 3 500kg. With over 106 years experience, we have the size, financial strength, unrivalled knowledge and experience, data, and a country-wide intermediary network to offer fleet owners big and small comprehensive insurance that is meaningful, valuable and has substance.

Because of the higher risk of accidents the truck industry faces, choosing a reputable insurance company is very important. You want the peace of mind knowing that you are with an insurer that understands the complex and evolving array of risks faced by the heavy commercial vehicle industry, which offers customised risk management solutions for the exposures inherent to the industry.

Santam Heavy Haulage

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Our range of solutions provides cover for

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Heavy Haulage cover from the leading general insurer

Industry expertise

Our underwriting team understands the long-haul transportation sector inside out. We continuously expand and adapt our offerings as our clients' needs grow and change. We offer unparalleled industry expertise, professional guidance, and innovative approaches to help clients manage their risk.

Claims paying capability

Losses may be stressful, but we believe the claims experience doesn't have to be. When the losses occur, you want to have the peace of mind knowing that you are with an insurer that has the financial and capital strength to settle your claim. An insurer that makes it easy for you to submit and resolve your claim – and get your business back to the position it was before the unfortunate event.

World-class claims experience

We offer a first-class claims service, with efficient and effective claims handling. Our in-house claims professionals work hard to achieve the best outcome for our clients. We're dedicated to making the process, timelines and expectations clear for you from the minute you report your claim with us. Our goal is to get you up and running again quickly after an unexpected incident.

World-class scientific underwriting expertise

We have the ability to change and adjust to change and address a dynamic systemic risk. Our team of underwriting expertise thrive on complex risk and will help clients understand and manage risks to reduce the likelihood of filing a claim. This discipline coupled with our financial solvency enables us to steer our way through the ups and downs of the typical underwriting cycle. We consistently achieve underwriting profits while adapting our business model to the prevailing market conditions and risks.

Heavy Haulage insurance from the leading general insurer

Long term partnerships

Our success has been and will continue to be built on nurturing long term partnerships with clients and intermediaries. We have loyal clients who have trusted us to protect their valuable assets.

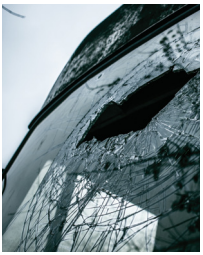
We work closely with our clients to understand the risks they face and customise risk management solutions to suit their needs. Through our risk management services, we work with intermediaries and clients to help our clients reduce the likelihood of filing a claim. Ours is a win-win partnership.

Your heavy commercial insurer of choice

We offer innovative Heavy Haulage insurance solutions for all commercial vehicles. Whether you are a small, large or growing your fleet company, we have the right solution for you. Our flexible underwriting supports all businesses.

More than heavy commercial policy

Over the years, we have been able to continually position and improve our Heavy Haulage offering to adjust to the changing business and risk landscape. Our ability to respond to existing and growing risks in the marketplace, therefore, requires us to think beyond products and focus on offering solutions that are practical and sustainable. We support our intermediaries and clients through every step of the insurance journey, from underwriting to the claims process.



Our **Heavy Haulage** policy includes the following coverage:

GENERAL PRODUCT OFFERING

1. Heavy commercial vehicle insurance
2. Goods in transit insurance

MOTOR - INCLUDED BENEFITS

- Territorial limits - SADC countries
- Medical costs: R15 000 per occupant of an insured vehicle (maximum of R30 000)
- Third party liability: R2, 5 million
- Environmental clean-up: R250 000
- Windscreen cover
- Wreckage removal and Fuel Tank Spillage clean-up – R25 000
- Towing – Reasonable costs

The following benefits are included for R15 000:

- Loss of keys
- Fire extinguishing charges
- Emergency repairs
- Cross-border towing
- Towing cost following Mechanical breakdown

MOTOR - OPTIONAL EXTENSIONS AVAILABLE

- Own damage excess reducer
- Theft and hijack excess reducer
- Third party excess reducer
- Trailer Combination extension
- Loss of use
- Credit shortfall
- Additional cross-border towing
- Riot and strike outside RSA
- Agreed value
- Additional cover for environmental impairment liability
- Extended mechanical breakdown cover

Goods In Transit (GIT)

GIT benefits include

- Territorial limits – SADC countries
- Fidelity cover – Total loss + Partial Loss
- Included in sum insured - Containers, tarpaulins etc.
- Settlement – Market value of load plus transport charges
- Recovery and protection of loads (maximum of R25 000)
- Spillage Cover: Premises Risk

GIT – optional extensions available

- Excess reducer
- Deterioration of stock – no time excess
- Riot and strike outside RSA

The value of working with an experienced intermediary

Specialist intermediaries are part of a winning relationship between clients and Santam. Our intermediaries are a crucial link as they perform the important role of mitigating risk for our clients and continue to be one of the key pillars of our business and our success. Intermediaries have access to insurance-related products available as well as first-hand knowledge and experience in the industry. The experience allows them to help fleet owners to understand and manage risks unique to the trucking industry. More importantly, intermediaries play a critical role during the claim stage, intermediaries make your life a whole lot easier.

Goods In Transit (GIT)

We act today to lead tomorrow

As the leading general insurer in South Africa, we are in the business of mitigating risk and building resilience in the societies in which we operate. We demonstrate our leadership position in several spheres and go the extra mile to understand systemic risk and the impact it has on our economy.

To achieve this, we have partnered with the government, local municipalities, universities, and other stakeholders to form the Partnership for Risk and Resilience (P4RR) program.

Risk management is at the heart of what we do

Safety is one of the most important concerns for fleets of all sizes. In case of an accident, fleets have to deal with vehicle and driver downtime. Potential liabilities and a bad reputation are some of the other problems that spring up when there is an accident. In partnership with our specialist intermediaries, we assist fleet owners to proactively reduce preventable truck accidents, thereby reducing their cost of insurance in line with their risk profile.

The importance of road safety and truck driver wellness

Drivers are the backbone of the trucking industry. And by the nature of the work they do, truck drivers work under unique physically demanding conditions, putting them at increased risk of a range of chronic health conditions, including diabetes and hypertension. These conditions, coupled with fatigue, can negatively affect the reaction time and significantly increase the risk of collisions. Supporting their overall well-being is the reason why we continue to invest in road safety and truck driver wellness initiatives. We have partnered with the Road Traffic Management Corporation (RTMC) to raise awareness on Truck driver wellness on specific Driver Wellness days which aims to educate truck drivers about the potential health risks associated with fatigue.

The initiative encourages fleet operators to prioritise the health and wellness of truck drivers and ensure adequate steps are followed to keep drivers healthy and safe on the roads. Tips shared with drivers include getting plenty of rest and a minimum of six hours of sleep before a long drive. We also encourage drivers to not drive continuously for more than five hours and follow this up with a break of at least 15 minutes.

In partnership with the National Bargaining Council for the Road Freight and Logistics Industry (NBCRFLI), we offer free medical examination to truck drivers. Wellness programs can keep drivers healthier and well rested – all which helps companies in the long run. Because we believe that a healthy and well rested driver is a safe driver.

Goods In Transit (GIT)

Straightforward application process and quick quotations

We've streamlined the process of obtaining quotes, making it easier for our intermediaries and clients. Start by filling out and submitting the application and providing the supporting documentation. Our underwriting team will be in touch to schedule a convenient phone call and discuss the application in more detail. We'll then review all the information and issue a no-obligation quote as soon as possible.

Contact us

Claims

T 0860 505 911 or Register claim online on broker portal

New quotes requests

T (011) 912 8112

E quotes.transport@santam.co.za

Admin/queries

E underwriting.transport@santam.co.za

Website

www.santam.co.za/products/heavyhaulage/