

## Introduction

Having insurance is not a nice to have, but a necessity. That is why Sasria ensures that you, the customer, get the best cover for your businesses and assets, and also promises the best and the most convenient service to you.

## About Sasria

Sasria is a public enterprise listed under schedule 3B of the Public Finance Management Act No 1 of 1999. We provide special risk insurance to corporate, commercial, SMME's, government and individuals that own assets within the borders of South Africa. Our special risk insurance is affordable, voluntary and covers your damaged property during unforeseen public unrest, civil commotion, strikes, riots and terrorism.

## What Sasria can do for you

The curveballs that life throws at you are inevitable. What would happen if your house or car got damaged as a result of strikes or riots? Luckily, our special risk insurance is just the solution you need.

## Why get Sasria Cover?

In these tough economic times, individuals and businesses work hard to acquire both personal and business assets; and it is important to protect these against the unforeseen. This helps alleviate the stress of unforeseen damage or loss and enables you to live your life knowing that you have taken the right decision for your family and business.

## Product Offering

### Primary Cover:


This cover will ensure that our clients' assets are insured for up to **R500 million**.


## How to get access to cover?

Contact your broker or insurer about Sasria cover today!




### CONTACT DETAILS

 [contactus@sasria.co.za](mailto:contactus@sasria.co.za)


 +27 11 214 0800

### Tip-off

 [sasria@tip-offs.com](mailto:sasria@tip-offs.com)

 0800 212 676

### Social Media

 SasriaSOCLtd

 SasriaSOCLtd

 sasria-soc-limited

 [www.youtube.com/channel/UCwCZdvqXGlqUkYPmPrk6igg](https://www.youtube.com/channel/UCwCZdvqXGlqUkYPmPrk6igg)

[www.sasria.co.za](http://www.sasria.co.za)

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## Having insurance is a **NECESSITY**



Sasria ensures that you get the best cover for your businesses and personal assets.

## CLIENTS

Sasria offers its different clients various cover options due to the uniqueness of the clients' needs.

These clients can be classified as:



### Individuals

Imagine the hard work you've put towards providing a home for your family, creating invaluable memories through the road trips you take with your family in your car. With special risk cover, you can enjoy your life knowing you made the right decisions for your family.

- **Vehicles:** Sasria's special risk insurance cover will protect your personal vehicle, including trailers, against loss or damage caused in the event of a strike, riot, civil commotion, public disorder or terrorism.
- **Home:** This cover is designed to protect your house and household contents against losses or damages caused by a strike, riot, civil commotion, public disorder or terrorism.



### Businesses

All businesses are exposed to a variety of risks. With our special risk cover, we aim to prepare you for such uncertainties. Sasria's special risk insurance is the perfect solution in keeping you at ease and assuring you that your assets are protected.



### Municipalities

Sasria's special risk cover extends to municipalities for their municipal assets. Mayors and councillors have a cover of up to a limit of R1.5 million for houses, and 30% of that is for the household contents.



### Tertiary Institutions

The special risk insurance cover from Sasria covers all South African tertiary institutions like universities, colleges (Special and TVET), whether the institution is public or private. All tertiary institutions that offer specific capacities of higher learning or further education can obtain Sasria's special risk insurance cover for any of their items.

## WHAT COVER OPTIONS DOES SASRIA OFFER?

Because of the different needs of clients that Sasria caters for, there are also different types of cover to choose from.

These include:



### Material Damage

The material damage cover will cover your assets against losses or damages of all domestic and commercial property, equipment, containers, aviation hull, and agricultural-related such as harvest and livestock. These would have to be losses or damages caused by riots, strikes, public disorder, civil commotion and terrorism, which we call perils. It is important to note that not all facets of material damage are covered, which is why Sasria has an option of taking extensions on this cover.

- **Extensions:** Material damage cover can be extended to include optional extensions at an additional premium. Some of these are escalation and inflation, claims preparation costs and security costs. Furthermore, if the underlying insurer has an extension on their cover, it does not mean one automatically has the same extension with Sasria.



### Small Businesses

Entrepreneurs who own small businesses can have their assets protected against strikes, riots, protests, public disorder and terrorism. This cover applies to small businesses which have a total value of assets of up to R2 million.



### Money

In the case of your business handling money and you experience a loss or damage of cash and cheques due to exposure to a strike, riot or protest, then the money cover is for you. This cover follows the limits of the underlying policy, including the crossed cheque limitation and any claims preparation costs clause.



### Motor

Whether you are attending a business meeting, doing deliveries or transporting cargo across the country, your business vehicles are the life blood of your business. The motor cover from Sasria will cover your vehicles against damage or loss in motor cars, light delivery vehicles, commercial vehicles, motor fleet, motor traders, mobile plant, buses, bus rapid transport (BRT) and trailers in the event of these being damaged as a result of strikes or riots.



### Goods in Transit

Keep your business moving with the goods in transit cover from Sasria. This product covers all goods in transit only on South African soil, whether it's through the land, air or sea such as marine cargo, marine hull, and inland water vessels.



### Business Interruption

When there's a strike or a riot, the likelihood of your business operations being interrupted is high. Our Business Interruption cover is available to you should you have the Sasria Material Damage cover in place.



### Construction Risk

Sasria also offers construction risk cover against loss or damage to a construction site, plant and tools following incidents such as strikes, riots, public disorder and terrorism.

**Click here for more information on Sasria's:**

[Policy Wordings](#)

[Regulations](#)