

Frequently Asked Questions (FAQ) – Sasria Claims

1. Where can I find more information about your products?

You can find more details on these products on our website. You will find all Sasria policy wordings and regulations under the following link, please scroll down and you will find these under “Downloads” [Insurer & Broker | Sasria SOC Ltd](#)

2. Where can I get Sasria cover?

Please contact your Broker or Insurer they will be in a position to assist you as we do not have access to client profiles based on our business module.

We have a mandate with a network of insurance companies to do the full administration of Sasria cover.

3. Can I Increase my cover?

Please note we are not opposed to increasing or adding new cover, however the increase in cover needs to follow the underlying policy. We will not increase/provide cover unless the Insured can reasonably prove that the property which they wish to insure/increase was recently acquired and therefore they were unable to insure at the desired sum insured.

The Agent (Insurer) may issue new cover or increase cover limits, but they need to get a declaration from the client that there are no existing damages prior to issuing or increasing.

4. What is Looting? Is it covered under theft?

For all Sasria policies “Public Disorder” includes civil commotion, labor disturbances or lockouts; Looting is covered in terms of the Sasria Coupon/Policy where the looting occurs during an operation of one of the above-mentioned insured Sasria peril.

Looting is defined as: To steal goods, typically during a riot, strike or civil commotion. Looting must take place during an event that Sasria covers. Sasria does not cover theft.

Looting is covered under the material damage coupon.

5. Will Sasria cover the current situation in South Africa?

We would need to assess each claim on its own merit and circumstance and in order to assess the merit of a Sasria claim, the Sasria claims procedure should be followed:

- All claims must be registered with the relevant underlying insurer (Agent Company) in order for the Agent company to investigate the circumstances that led to the claim.
- The onus of proving Sasria merit resides with the Agent company who on determination of the merit will reject the underlying claim and lodge a claim with Sasria.
- The Agent company will provide all relevant information needed for Sasria to establish the merits for liability.

6. Material Damage Extensions

- Sasria security costs – Imminent Danger can be taken out mid-term.
- The client can elect a maximum limit of indemnity of up to R10m and charged the sasria fire rate.
- It is important to note that cover is only triggered once an active sasria peril as described in the wording is in motion within 10km radius of the insured premises.
- Additional security claimed for will only be entertained for losses going forward and not retrospectively.

We encourage our Agent companies and their brokers to follow this process in order for Sasria claims to be efficiently handled within our agreed timelines. Should the Agent company believe the proximate cause of a claim stems from a Sasria peril, please lodge the claim, following this process, and Sasria will follow all due process to ensure the claim is treated fairly.