

Introduction

Having insurance is not a nice to have, but a necessity. That is why as Sasria, we strive to ensure that our customers not only get the best cover for their businesses and assets, but we also promise the best and most convenient service.

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.

Who we are

We are a non-life insurance company that provides coverage for damage caused by special risks such as politically motivated malicious acts, riots, strikes, terrorism and public disorders.

We have a dual mandate

As a state-owned entity, we report to the Minister of Finance via the National Treasury. We serve two fundamental strategic directives: the first being a legislative one that calls for a focus on research and investigation of any risks that can be considered to be of national interest. The second mandate involves driving a positive contribution to transform the financial services industry in line with the National Development Plan. This creates a sustainable economic and social environment for South Africans.

Our Offering

As a country, South Africa is grappling with an excess of socio-economic issues that affect many communities. Dissatisfaction is usually expressed through protest. This exposes individuals' assets, businesses or even tertiary institutions to possible loss or damage caused by strikes or riots.

Perils

Sasria is the only non-life insurer that provides affordable, voluntary cover against unique risks such as civil commotion, public disorder, strikes, riots and terrorism to any individual, business, government or corporate entity which has assets in South Africa. Having insurance allows you or your business to be prepared for such uncertainties. Our special risk insurance is exactly the solution you need to safeguard your assets against such incidents.

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

Excess of loss: Sasria offers additional cover of up to R1 billion for clients looking for a more extensive cover.



How to become a Sasria Agent Company?

Contact us and find out more about Sasria's special risk insurance cover today.

CONTACT DETAILS

 contactus@sasria.co.za

 +27 11 214 0800

Tip-off

 sasria@tip-offs.com

 0800 212 676

Social Media

 SasriaSOCLtd

 SasriaSOCLtd

 sasria-soc-limited

 www.youtube.com/channel/UCwCZdvqXGIqUkYPmPrk6igg

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

- **Vehicles:** Our special risk insurance cover is available to you for the protection of 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.



Municipalities

Our 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.



Businesses

Entrepreneurs with businesses of any size are able to ensure that their assets are protected against any unrest related to strikes, riots, protests, public disorder and terrorism. This would include damages caused by rioters as well as damage caused by the reactions of civil authorities during a riot.



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 cover for any of their items.



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.



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.



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.



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 an event of these being damaged as a result of strikes or riots.



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

We also offer 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](#)

CLAIMS

Having a claims management system and process that is easily accessible, reliable, quick and hassle-free has been one of our priorities to ensure that our clients get the best service and turnaround time when they need it. Our system provides relief to our customers through faster turnaround time in payment of claims, minimal human intervention, transparency throughout the process, enhanced monitoring and reporting and most importantly, an open, efficient and reliable line of communication between Sasria and our valued customers.