

CIB (Pty) Ltd Newsflash Communication: Civil unrest and incidents in South Africa #2
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Many of our mutual policyholders have been impacted by the recent civil unrest and incidents in our country. We have, as a nation, witnessed the tragic loss of lives and livelihoods in the last week. On a positive note, we have also seen the efforts of ordinary South Africans to unite, restore and rebuild, following the devastation.

For those policyholders who have, regrettably, been impacted by the recent unrest, and have queries about their cover or the claims process, we set out below important information which will guide you.

Sasria claims

Sasria SOC Ltd (Sasria) provides insurance that is intended to cover loss or damage to property caused by defined political acts or incidents such as riots, strikes and public disorder. The cover provided (if elected) will either attach to the underlying policy or operate on a stand-alone basis. Sasria cover is therefore not always mirrored by the underlying policy wording. A few important points:

- Sasria provides cover for direct loss or damage resulting from a Sasria peril;
- The cover does not automatically extend to all sections of the policy and does not include all underlying policy extensions;
- Once accepted as a Sasria event, the indemnification of the material damage will be based on the section that the item was insured under, i.e stock under the fire section. In other words, the looting of stock will be covered under the fire section (if so insured); Sasria does not cover theft in terms of the theft section of a policy;
- Sasria business interruption cover will respond if Sasria has accepted and paid the material damage claim, based on the Sasria coupon wording; contingent business interruption cover being excluded.

Download a copy of the **Sasria training manual** below for further information.

[Sasria Training Manual](#)

Claims procedure

For purposes of submitting a claim, the following must be submitted to Sasria within 30 days of the event:

A fully completed and signed claim form, containing:

- a detailed description of all damage / loss;
- the sections of the policy under which the claim is made;
- an estimate of the loss / damage;
- Proof of the damage / loss suffered (video or photographic evidence, statements, affidavits or media reports);
- SAPS case number;
- The quantification of the damage / loss suffered (such as purchase invoices, stock take or inventory records, costings and quotations);
- The Sasria coupon*;
- The underlying policy schedule and wording*;
- Proof of payment of premium*.

If loss adjusters' reports are available at this time, these should be submitted as well.

**We will provide the coupon, policy schedule and proof of payment of premium when submitting the claim. Brokers operating on their own systems are required to provide the underlying schedule and proof of payment of premium.*

In light of the above requirements:

- We will notify the claim to Sasria, through Guardrisk Insurance Company Limited (**Guardrisk**), as soon as you have notified us of the claim, but Sasria may only accept a claim once the documents listed above have been provided. It is therefore, imperative that you gather and submit the information as quickly as possible to meet Sasria's requirements;
- Please do not assume that it is obvious to Sasria that the claim occurred as a result of the civil unrest - Sasria requires clear evidence thereof. Please ensure that all information substantiating the fact that the claim occurred due to the civil unrest is documented and submitted, together with the quantification of the loss.
- Please document and keep record of all steps taken and expenses incurred to mitigate the loss, such as security measures taken.

Sasria has, through Guardrisk, agreed that we may:

- Process claims not exceeding R50 000; bearing in mind that the above criteria are still required to be met. We will communicate with you on the practicalities of this process on each claim individually;

- Appoint approved loss adjusters and assessors, however, for claims above R1 million, Sasria must authorise the appointment of these assessors and adjusters.

The two relevant Sasria circulars are available to download below.

[Sasria SOC Limited Communiqué 91](#)

[Sasria SOC Limited Communiqué 92](#)

From CIB's perspective, we have liaised with loss adjusters on our panel, who we intend appointing, and we will continue to speak with them about the claims process and procedures as additional information from Sasria comes to hand. We have also set up a structure internally to monitor the claims process with Guardrisk and Sasria. If you require any guidance about the claims process, please reach out to one of our Managers.

Underwriting

Until the situation in our country returns to normal, all requests for changes to policies will be dealt with on a referral basis. At this stage, we cannot accept requests for new cover or changes in cover in areas impacted by the civil unrest, unless there is a clear motivation for us to do so, such as adding replacement items on cover.

Sasria has, however, indicated that policyholders may initiate Sasria cover at any time or increase their limits as per regulations, provided however, that pre-existing damage is not covered. Sasria cover must follow the sum insureds on the underlying policy.

We appreciate that this is a difficult time for many of our policyholders. We are here to assist you. Please get in touch with us if you have any queries.

Kind regards,

CIB Executive Team