



# REAL ESTATE INSURANCE

For the most part an average person understands private insurance like for a car or a home and how it operates, however sectional title insurance can be a little confusing. By virtue of the fact that there are multiple people involved in the ownership of the insured property, it can be a little tricky to know the ins and outs of a sectional title policy.

What about developers who make these sectional title structures? There is so much to contend with; so many stakeholders in the value chain, too much paperwork, it gets confusing. This is why you need specialists to help you customise solutions that will be suitable for you.

## ABOUT SANTAM REAL ESTATE

We offer a wide range of specialised insurance solutions for the collective property schemes industry (sectional title / home owners association / retirement villages), which cater for the residential and commercial real estate markets. We also offer specialised insurance solutions for the broader real estate industry.

Our team has in-depth expertise, experience and understanding of the sectional title industry. We are able to give you technical advice to ensure that the sectional title scheme runs smoothly, is financially sound, and complies with the relevant regulations and legislation. We understand the importance of working in partnership with our intermediaries to provide the best possible insurance solutions for the commercial sectional title schemes to manage risk associated with the industry.

## WHY INSURE WITH US?

- Real estate insurance solutions should be appropriately designed, simple to access, easy to understand and provide long lasting protection to our policyholders.
- We offer innovative products and services to meet the needs of the complex sectional title and collective property scheme market.
- Our policies comply with the requirements of the Community Schemes Ombud Services Act (CSOSA) and Sectional Title Schemes Management Act (STSMA), thereby protecting the owners and trustees of sectional title properties.
- A leading claims service with excellent claim processing infrastructure.
- We are backed by Santam's financial solvency and extensive intermediary network.

## OUR RANGE OF INSURANCE SOLUTIONS

All of our real estate insurance solutions comply with the relevant legislation and requirements.

- Residential Collective Property Schemes Insurance
- Commercial Collective Property Schemes Insurance
- Mixed Use Collective Property Schemes Insurance

# RESIDENTIAL COLLECTIVE PROPERTY SCHEMES INSURANCE

Our offering is designed to cover the insurance requirements of bodies corporate, home owners' associations, shareblock investors' schemes or retirement schemes. Our cover is flexible and will suit any scheme's individual requirements. It covers establishments such as:

- Residential Sectional Title Schemes: Such as flats, townhouses, semi-detached houses, dual houses, etc.
- Share Block Schemes / Group and Cluster Housing Schemes: Often referred to as "gated villages"– controlled by homeowners' associations.
- Sectional Title Retirement Villages: Retirement villages (but excluding frail care liability).
- Golf Estates: Golf estate and lifestyle living and holiday apartments.

Cover is provided for the entire complex including all buildings, common area contents, motor, all risk items, fidelity risk (including computer crime) and liabilities. This means cover is combined in a packaged solution and gives a range of unique benefits specifically designed to comply with the abundance of legislation covering sectional title and community scheme living in South Africa.





# COMMERCIAL COLLECTIVE PROPERTY SCHEMES INSURANCE

Today's real estate and property managers are faced with a range of complex risks, with significant financial implications that can mean the difference between business success and failure. From office building or equipment damage to employee injuries onsite, you need to have the cover you need for your commercial real estate business.

We offer collective property schemes insurance designed for Commercial Sectional Title Schemes such as:

- Corporate Sectional Title Office Blocks and Office Parks
- Sectional Title Light Industrial Parks and Warehouse Parks



# MIXED USE COLLECTIVE PROPERTY SCHEMES INSURANCE

Our Mixed Use Collective Property Scheme insurance is designed for sectional title schemes where the occupation is made up of both residential and commercial units.

It is a “packaged” policy and provides a full bouquet of cover for the mixed use scheme which complies with the legislative insurance requirements for sectional title and community scheme living in South Africa.



# CONTACT US

When you insure with Santam Real Estate, you can enjoy peace of mind knowing that you are well covered. Take advantage of our depth of expertise by contacting us.

## THE PAVILION

### **Wanderers Office Park**

52 Corlett Drive, Illovo  
Johannesburg

**T** 086 010 1305

### **Please use our centralised email addresses to prevent delays:**

- **Policy-related queries:** [SREPolicyAdmin@santam.co.za](mailto:SREPolicyAdmin@santam.co.za)
- **New quotations:** [SREQuotations@santam.co.za](mailto:SREQuotations@santam.co.za)
- **Certificate requests:** [SRECertificates@santam.co.za](mailto:SRECertificates@santam.co.za)

**Additional queries:** **Susan Grobler** [susan.grobler@santam.co.za](mailto:susan.grobler@santam.co.za)

### **For our world-class claims service, contact us on:**

**E** 0860 101 305 (select option 2)

**E** 0860 505 911 (24 hour claims contact centre)



## NOTES





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