

MARINE INSURANCE

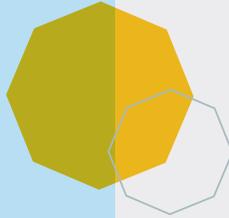


Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.



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ABOUT SANTAM MARINE

Santam Marine is the largest marine insurer in Africa, with an extensive footprint throughout the continent. We insure against a wide range of marine risks and also boast an array of technical and reinsurance support services.

Whether you own a small private craft or run a multi-national company, we have the needed expertise to offer advice and tailor-make the most appropriate products for your specific needs.

Our expert knowledge and capability in this unique field means that we have a detailed understanding of the risks associated with your business, which could range from marine hull damage and marine hull construction risks construction risks to natural catastrophes and piracy, to name a few. Therefore, our cover is specifically designed to offer maximum protection for your business.



WHY INSURE WITH SANTAM MARINE?

- We are Africa's largest marine insurer in terms of product range and footprint, providing technical and reinsurance support to various African insurers
- Our superior, tailor-made solutions cover all modes of transport – by sea, air, road and rail, both locally and internationally
- We offer a world-class claims service
- Our global network of specialised surveyors and loss adjusters is skilled in the assessment of loss and the pursuit of recoveries against third parties, where required



OUR RANGE OF SOLUTIONS PROVIDES COVER FOR

- Stock throughput
- Marine cargo (includes imports and exports)
- Transit and related liabilities (includes goods in transit, hauliers' liability)
- Hull (includes commercial, fishing and pleasure craft)
- Marine liabilities

STOCK THROUGHPUT

This form of cover combines the insurance provided under marine cargo, goods in transit, as well as storage of stock into a single product offer. The Stock Throughput Policy offers end-to-end cover starting from the supplier's premises, extending to cover for all modes of transport, including any storage warehouses worldwide, to final delivery.

MARINE CARGO (INCLUDES IMPORTS AND EXPORTS)

There are numerous risks associated with marine cargo that could result in partial damage or complete loss. It is therefore essential to ensure that you are covered for this risk. Essentially, Marine Cargo covers:

- Physical loss or damage to all cargo being imported or exported locally and/or internationally.
- All transit legs locally and/or internationally
- Project cargo which can be extended to include delay in start-up under an advanced loss of profit policy



TRANSIT AND RELATED LIABILITIES

GOODS IN TRANSIT

There are numerous risks associated with goods being moved or transported, for both the owner and the carrier of the goods. You therefore need to ensure that you are adequately covered for this risk.

Our Goods in Transit Cover is suitable for clients who need insurance for local transit; it covers goods transported via sea, air, road and rail.

HAULIERS AND TRANSPORTERS

This section is suitable for hauliers that are responsible for moving cargo, and who might not necessarily own the goods that are being transported.

This provides cover for goods in the care, custody or control of a carrier, either under contract or under common law. This section is set up to cover the risks associated with loss or damage to the cargo.

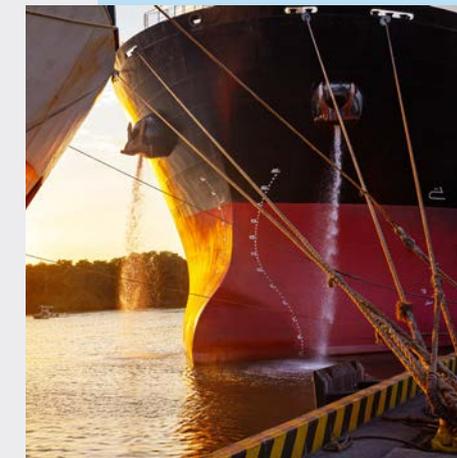
HULL (INCLUDES COMMERCIAL, FISHING AND PLEASURE CRAFT)

Vessels of all shapes and sizes are subject to extreme conditions and risks. At Santam, we understand and appreciate the importance of providing adequate cover for such risks.

Santam allows you to select a policy option that covers total loss, and makes provision for adding various extensions, depending on the age and value of the vessel concerned.

COMMERCIAL

Damage to your vessel could have devastating effects on your business, which you did not plan for. This policy caters for fishing vessels, diamond recovery vessels, and charter vessels which are used on a commercial basis.



You have the option of choosing a policy that covers total loss only, or include various extensions depending on inter alia the age and value of the vessel concerned.

PLEASURE CRAFT

We also offer a wide range of cover for all types of pleasure craft. Our cover takes into account the use of the vessel – in inland waterways (i.e. rivers and dams) or coastal waters, through to deep sea fishing and international yacht racing.

Cover can also be extended to include numerous liability requirements if needed.



MARINE LIABILITIES

Marine Liability covers you in the event that you or your employees are held legally liable:

- Ship Repairer's Liability, which covers liability for vessels and other third-party eventualities (including bodily injury) arising from repairs and/or building operations
- Containers' Liability, which covers liability arising from the operation of containers for third-party personal injury and property damage
- Marina Operator's Liability, which covers marina operators against claims from damage to vessels while in their care, custody, and control
- Stevedore's Liability, which covers against third-party property damage and bodily injury as a result of a vessel being loaded and/or unloaded
- Charterer's Liability, which covers liabilities assumed under a charter party, primarily hull damage and protection, plus indemnity, and risks
- Freight Forwarder's Liability, which covers freight forwarders against claims in the event that they are held liable for physical loss or damage to a customer's cargo



CONTACT US

Kennedy Ntenjwa
Marine Head

E kennedy.ntenjwa@santam.co.za
T (011) 912 8203
C 076 696 9731

Nadia Grewe
Admin Manager

E nadia.grewe@santam.co.za
T (011) 912 8000
C 078 205 7310

BRANCHES

GAUTENG

Ian Parkerson
Senior Sales & Technical Manager
E ian.parkerson@santam.co.za
T (011) 912 8229
C 083 295 1264

Ebrahim Laattoe
Relationship Manager
E ebrahim.laattoe@santam.co.za
T (011) 912 8229
C 083 627 0428

Mbongiseni Mraji
Relationship Manager
E mbongiseni.mraji@santam.co.za
T (011) 912 8346
C 079 510 3628

Christine Smith
Relationship Manager
E christine.smith@santam.co.za
T (011) 912 8239
C 071 484 0449

Zama Mollo
Relationship Manager
E zama.mollo@santam.co.za
T (011) 912 8010
C 063 075 5738

DURBAN BRANCH

Sonitha Mahadasen
Senior Sales and Admin Manager
E sonitha.mahadasen@santam.co.za
T (031) 203 4234
C 083 677 0418

Nirvana Rughunandan
Relationship Manager
E nirvana.rughunandan@santam.co.za
T (031) 203 4163
C 084 954 1486

CAPE TOWN AND NAMIBIA BRANCH

Marika van Rhyn
Senior Sales and Admin Manager
E marika.vanrhyn@santam.co.za
T (021) 915 7631
C 082 776 8877

Denvar Louw
Relationship Manager
E Denvar.louw@santam.co.za
T (021) 915 8446
C 076 785 9516

PORT ELIZABETH BRANCH

Chris Pyke
Relationship Manager
E chris.pyke@santam.co.za
T (041) 393 6369
C 082 375 8206

Onwaba Maqabangqa
Service Consultant
E Onwaba.maqabangqa@santam.co.za
T (041) 393 6337
C 081 000 8261

QUOTES

Johannesburg Quotes
E marinequotejhb@santam.co.za

Cape Town Quotes
E quotectpt@santam.co.za

Durban Quotes
E quotesdbn@santam.co.za

Port Elizabeth Quotes
E chris.pyke@santam.co.za

CLAIMS

E marineclaims@santam.co.za



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