

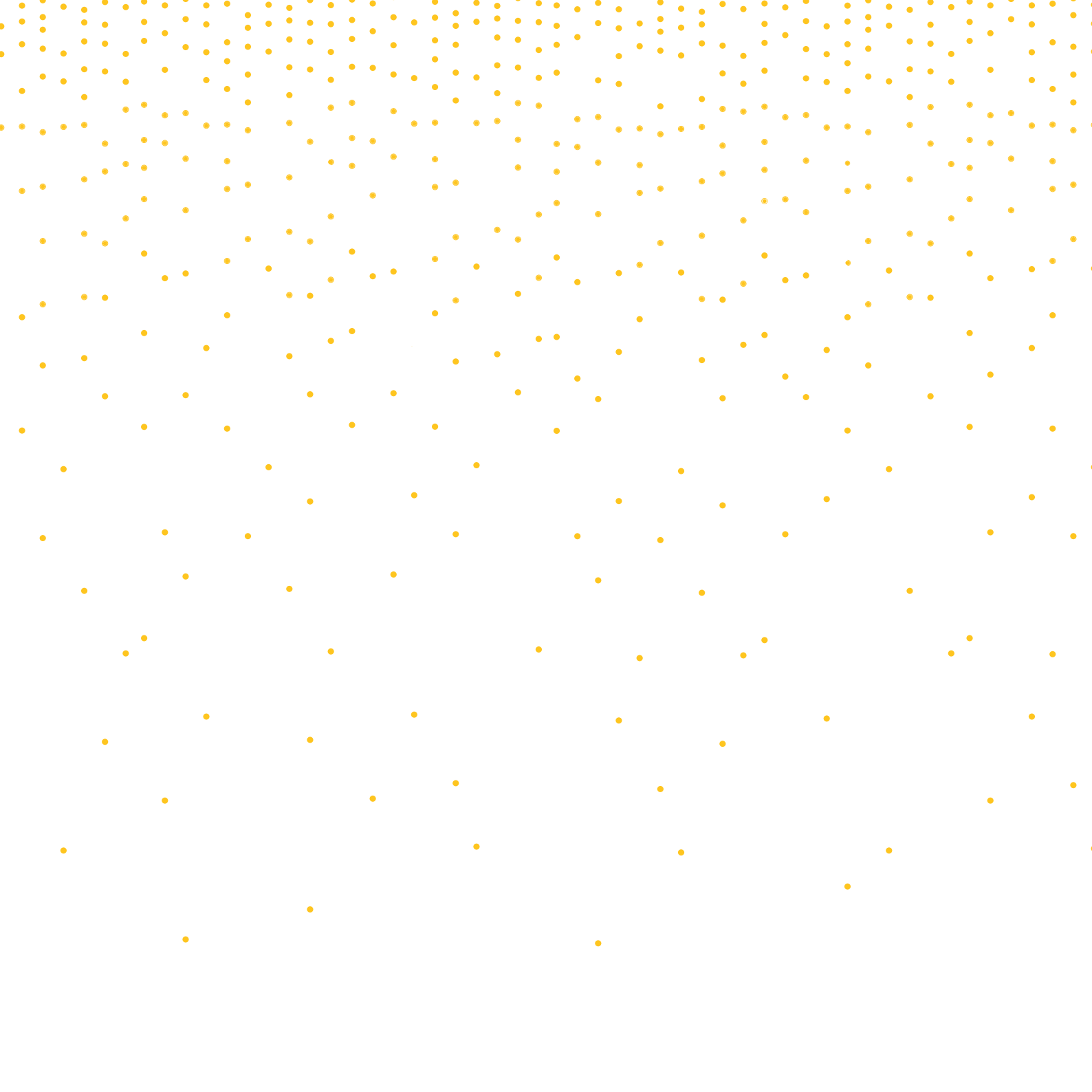


AGRICULTURE

INSURANCE
FOR FARMERS

INSURANCE
GOOD AND PROPER





INSURANCE GOOD AND PROPER

Farmers and producers today face big challenges to protect their livestock and assets. Unpredictable weather patterns, climate change and natural disasters are just a few of the many systemic risks they face in safeguarding their effects.

Effective risk management is key. We understand the complexity of the industry and with it, the need for a variety of insurance solutions needed to adequately address enhanced production and technology. This is where Santam makes a real difference in helping farmers create a sustainable future.

We have over 50 years of experience, a countrywide infrastructure and an unmatched reputation as the market leader in our field. This enables us to offer the best insurance for your livestock and assets.



PROTECTING YOUR ASSETS

PROPERTY INSURANCE

Cover your farm's fixed and/or moveable property, buildings, contents of such buildings and property in the open against:

- Fire and related perils
- Losses due to business being interrupted by certain events
- Money insurance
- Burglary
- All-risk insurance
- Accidental damage to glass
- Damage and loss to electronic equipment
- Machinery breakdown and business interruption
- Accidental damage to property
- Loss or damage to your private dwelling and the contents thereof

VEHICLE INSURANCE

This section covers motor vehicles, bakkies, trucks and trailers, tractors, combines and farm implements, with the following cover options:

- Comprehensive cover
- Third party, fire and theft
- Third party only

Comprehensive cover includes the following benefits:

- Motor vehicle repairs up to N\$5 000 without prior consent
- Medical expenses following a motor accident up to N\$5 000 per occupant
- Contingent liability automatically included
- Unauthorised passenger liability cover automatically included up to N\$2.5 million
- Replacement of new vehicles (less than 12 months old and with low mileage) in the event of the vehicle being written off in an accident or stolen/hijacked
- Emergency accommodation up to N\$5 000 in the event of a motor accident
- Free excess waiver for individuals between the age of 55 and 70
- Vehicle hire if the vehicle is unusable due to loss or damage
- Damage to tires of tractors, combine harvesters and agricultural implements to the value of N\$30 000

LIABILITY INSURANCE

This section provides cover for damage(s) that you or your business are liable to pay as a result of death or bodily injury to persons, and/or damage to property for which a claim can be lodged against you.

Cover is also available for:

- Hunters liability
- Umbrella liability
- Liability as a result of your animals
- Liability as a result of a fire spreading from your farm
- Liability as a result of a product you provided
- Liability as a result of a dam wall breaking or overflowing

ADDITIONAL COVER

Farmers can also take extra insurance to cover against:

- Employees stealing their property (Fidelity insurance)
- Stated benefit cover
- Personal accident

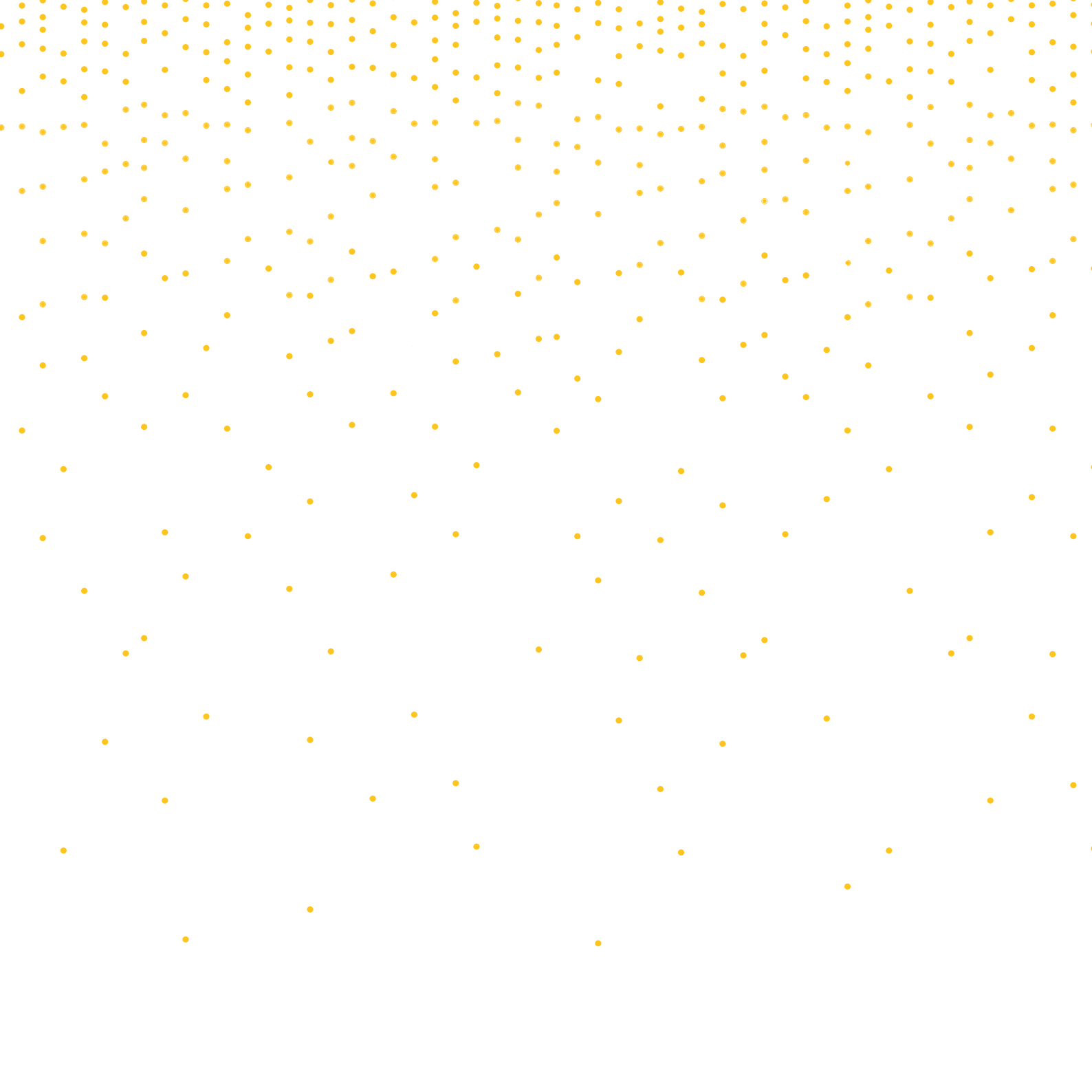
OTHER SECTIONS

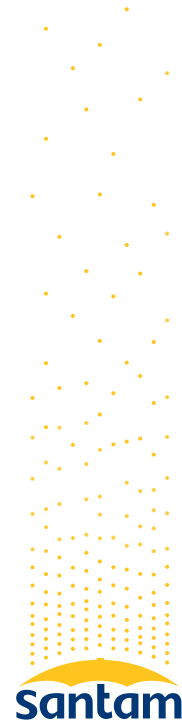
Santam's range of solutions is flexible enough to incorporate all your insurance requirements. If needed, a number of options can be added including:

- Cover for goods being transported
- Accidental damage cover for pivot irrigation systems
- Guesthouse insurance
- Watercraft insurance
- Cover for your veld being destroyed by a fire
- Cover for death of livestock

When you are insured with Santam, you can enjoy the peace of mind knowing that your livestock and assets are covered.

Take advantage of Santam's expertise by speaking to your broker today or visit www.santam.com.na to find out more about our unique insurance solutions, specifically designed for the modern farmer.





The content of this brochure is for information purposes only and is not intended to give the same amount of detail as your policy wording.

www.santam.com.na

Terms and conditions apply.