

# Taxi violence highlights need for Sasria cover

## STAFF REPORTER

TAXI violence and recent service delivery protests in Cape Town are a reminder of the importance of Sasria cover as part of your insurance policy.

Bertus Visser, the chief executive of distribution at PSG Insure, says Sasria, a state-owned entity, provides specialised insurance cover against the loss of, or damage to, property resulting from civil commotion, public disorder, strikes, riots and terrorism.

Sasria does not conduct business directly with consumers; intermediaries write cover and collect premiums on Sasria's behalf.

Visser says that, until recently, Sasria cover was automatically included in short-term insurance policies.

However, it is no longer compulsory, and, with the increase in strikes and unrest, it is important

that you know whether or not you are covered.

"It adds only a little to your monthly premium," he says.

"The basic reason that Sasria cover is no longer compulsory is the changing regulatory environment, specifically Treating Customers Fairly. The automatic inclusion of this cover in policies was considered to be contrary to the principle of giving customers choice," Visser says.

Your vehicle, home or other personal property could be damaged in a protest or similar event. For example, if your car is damaged by protesters in the street in which it is parked, the damage will not be covered by a standard insurance policy.

"Given the prevailing economic climate and recurring bouts of unrest, we urge you to make sure that you discuss Sasria cover with

your adviser, to make sure that you are safe," Visser says.

Sasria cover is offered in various classes to incorporate a wide range of personal and commercial assets.

A Sasria motor policy is a standalone policy and does not attach to the terms and conditions of the underlying policy.

