

# Sasria to cover legitimate claims for riot damage

**Ina Opperman**

Sasria insurance will cover all legitimate claims for riot and looting damage and has already included events such as this in its planning for 2021.

The government-owned insurer paid out R1.7 billion on claims after trucks were burned a few months ago and R470 million for the damage caused during the #FeesMustFall protests.

Fareedah Benjamin, executive manager for insurance operations, said on Tuesday it has already appointed claims adjusters to start looking at the situation on the ground.

"It is too early to estimate the amount of the damage, but our clients must not panic. The damage must still be validated and we are not disputing the merits of the incidents."

The damage and losses during protests and riots are not usually covered by short-term insurers, but these insurers give their clients the opportunity to add Sasria insurance to insure your possessions against damage during civil unrest, public disorder, strikes, riots and terrorism.

This insurance is available for any individual, business, government institution or corporate entity with assets in South Africa.

Sasria received over 16 000

claims over the past five years, to the value of over R4.6 billion.

Sasria was established in 1979 to offer special risk insurance to individuals, government and businesses and offers cover such as:

- Small business assets up to a value of R2 million.
- Goods in transit.
- Business vehicles, including cars, light delivery vehicles, commercial vehicles, motor fleet vehicles, motor traders, mobile plants, buses, bus rapid transport and trailers.
- Business interruption cover against loss of business.
- Material damage cover against losses or damage to domestic

and commercial property, equipment, containers and aviation hulls, as well as harvests and livestock on farms.

- Cash and cheques of businesses handling money when they experience a loss or damage.
- Construction risk for loss or damage to a construction site, plant and tools.

Sasria cover can only be added to existing insurance policies and not taken out separately.

Ricardo Coetzee, head of Auto & General Insurance, is urging car owners to check with their insurers that Sasria cover is included in their policies, as it is not automatically included if your car is paid off.

