



SPECIALIST RISK SOLUTIONS FOR THE MINING INDUSTRY





Leading Pan-African Specialist Risk Insurance Solutions for the Mining Industry



The mining industry continues to make a significant contribution to economic growth and job opportunities and attracts significant foreign direct investment (FDI). By its very nature, mining projects require significant financial investment from multilateral and bilateral development finance institutions. The “pit to port” infrastructure tends to be the costliest part of the ancillary infrastructure not to mention the multimillion-dollar machinery, operational costs, and liability. Specialist Business provides industry-leading risk insurance solutions for the mining industry. Our deep-rooted industry expertise coupled with unmatched levels of technical knowledge enables us to offer tailor-made risk insurance solutions for the mining sector (including underground risks) and mining processes (including smelters and furnaces).

We have been offering insurance for over 100 years, we have made it our business to understand what is important to our clients and the risks they face. We attribute the attractiveness of our solutions to our unmatched technical experience, along with a thorough understanding of the complex risks which mining companies face in an ever-changing risk environment. It is for that reason that 80 of the top 100 JSE-listed companies trust us to protect their business concerns.



THE LEADING PAN-AFRICAN SPECIALIST BUSINESS INSURER

With our African footprint expanding steadily to over 29 countries across the continent, we're proudly Africa's leading specialist insurance solution provider for the mining industry. Specialist Business takes the lead in managing the combined Sanlam Pan Africa specialist insurance business and is the technical and capacity provider for certain specialist lines such as mining, property, engineering, marine, and liability across the continent.

THE IMPORTANT ROLE OF INTERMEDIARIES

Our intermediaries in South Africa and across the continent are a crucial link in Santam's value chain since they perform the important role of mitigating risk for our clients and continue to be one of the key pillars of our business, and our success. We are committed to working alongside our intermediary partners to provide future-fit products, advice and the support needed to meet the changing risk landscape - now and in the future.

Gareth Beaver

CEO: Specialist Solutions



ABOUT SANTAM

Santam is the leading general insurer in South Africa with an annualised gross written premium of US\$ 2,033 billion and total assets of US\$ 2,132 billion. At Santam, we believe in a simple principle – that insurance should add value and not question uncertainty. It should provide peace of mind, not parameters and excuses.

We have been offering insurance for over 100 years and over this time, we have made it our business to understand what is important to our clients and the risks they face.

Santam's success has been, and will continue to be, determined by our ability to adapt to a dynamic systemic risk landscape. Over the years, we have been able to continually reposition and improve ourselves in the changing business environment, to employ the best people, to provide a relevant offering to clients and to optimise systems to drive efficiency. This is and will remain at the core of our value proposition.

OUR SPECIALIST RISK SOLUTIONS FOR THE MINING INDUSTRY

Specialist Business constitutes a group of focused underwriting managers and divisions, all of whom are experts and leaders in their respective fields. Our group of underwriting managers (UMAs) and divisions, all of whom are experts in their respective fields, provide businesses with industry-leading risk insurance solutions across a broad range of industries.

We understand mining companies face a complex and an array of risks, and offer customised insurance solutions for the most challenging risk exposures and cross-border coverage for multinational companies. We are committed to providing businesses with industry-leading innovative and bespoke risk insurance solutions – over 75 insurance solutions to be exact. No matter what your specialised business requires, we deliver on our promise of Insurance Good and Proper.



EMERALD RISK TRANSFER (PTY) LTD

(UNDERWRITTEN BY SANTAM)

Emerald Risk Transfer (Pty) Ltd is a leading provider of corporate property and associated engineering insurance products on the African continent. Established in 1999, Emerald continues to offer solution-driven insurance products to corporate policyholders throughout Africa, including the Indian Ocean Islands. The correct understanding and measurement of risk, appropriate reinsurance placement, accounting and effective claims management are all key to our underwriting approach.

WHY INSURE WITH EMERALD?

- Significant existing portfolio throughout the African continent.
- The current capacity per risk is ZAR 1.5 billion based on policy loss limit in South Africa and Namibia.
- The current capacity per risk is USD150 million or local currency equivalent on a limit of liability basis for the rest of Africa (Excluding South Africa and Namibia).
- For multinational corporations up to 25% of the total insured value per additional territory situated outside of Africa can be included. For listed countries, this increases to 35%.
- Access to S&P AA- rated capacity for risks situated outside of South Africa up to USD150 million per risk.
- Access to additional capacity through innovative facultative reinsurance solutions for large-capacity accounts.
- Specialists in multi-territorial Pan-African programmes.
- Access to the Sanlam Pan Africa cedant network in 29 African countries.
- Our London office gives us a dedicated focus on business development and relationships in the global markets.

OUR RANGE OF INSURANCE SOLUTIONS PROVIDES COVER FOR:

- Chemical
- Industrial manufacturing and engineering works
- Leisure and tourism, hotel and lodge groups
- Multinational companies
- Political and non-political riot, strike and civil commotion, including terrorism and war, if required
- State and municipal entities with or without power generating plants
- Conventional power generation
- Freight and passenger rail entities (including stations and rolling stock)
- Telecommunications (fixed and mobile networks)
- Petrochemical
- Infrastructure (airports, ports, water supply and electricity suppliers)
- Renewable energy
- Industrial food and agriculture processing
- Mining (including underground risks)
- Mining process (including smelters and furnaces)
- Large retail and property portfolios

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MIRABILIS ENGINEERING UNDERWRITING MANAGERS (UNDERWRITTEN BY SANTAM)

Founded in 2006, Mirabilis is the leading engineering underwriting manager on the continent. We strive to be the preferred and trusted provider of specialist construction and engineering insurance in Africa and selected international markets, with unrivalled experience and expertise. We are based

in South Africa with our Head Office in Johannesburg and branches in Cape Town, Durban, and a representative office in London.

Our team includes engineers with practical onsite experience and in-depth expertise in contract works and operational risks.

Territorial Scope

SOUTH AFRICA

We are the leading engineering underwriter in South Africa, providing construction and engineering insurance to our clients via our network of more than 1600 insurance intermediaries.

INTERNATIONAL

Through our growing international network, we offer capacity for construction and engineering risks situated in the Middle East, Eastern Asia, South-Central Asia, and South-East Asia. Our capacity: US\$27.5 million on a PML basis

AFRICA (EXCL. SOUTH AFRICA)

With an extensive network in Africa, and in partnership with Sanlam Emerging Markets (including Sanlam Pan Africa, Sanlam Emerging Markets International, and Saham Finances), we are able to provide construction and engineering insurance capacity throughout the continent of Africa, including Indian Ocean Islands and Atlantic Ocean Islands.

Our capacity: US\$ 114 million on a PML basis

Products

- Contractors' All Risks Insurance (CAR)
- Erection All Risks Insurance (EAR)
- Advance Loss of Profits Insurance (ALOP)
- Contractors' Plant and Equipment Insurance (CPE)
- Machinery Breakdown Insurance (MB)
- Loss of Profits following Machinery Breakdown Insurance (MLOP)
- Deterioration of Stock Insurance (DOS)
- Electronic Equipment Insurance (EEI)
- Business interruption following Electronic Equipment Insurance (EEI BI)
- Seamless Project Insurance (SPI)

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SHA RISK SPECIALISTS

(A DIVISION OF SANTAM)

WHY INSURE WITH SHA?

Founded in 1985 as a local Broadform Liability alternative to the Lloyd's market, SHA is the largest liability insurance provider on the African continent and internationally. SHA endeavours to deliver the best specialist risk

insurance policies and claims management services to its chosen market segments and customers. This is achieved by providing innovative and fit-for-purpose, comprehensive insurance solutions, creating value for brokers and policyholders.

SOUTH AFRICA

We have over 11 000 policyholders and are proud to underwrite the majority of the top 100 companies listed on the Johannesburg Stock Exchange, as well as a broad spectrum of medium to smaller enterprises.

AFRICA (EXCLUDING SOUTH AFRICA)

SHA has an extensive history of providing insurance products to clients in the surrounding SADC territories. Through our partnership with Sanlam Pan Africa (SPA), we have expanded our African footprint to 29 countries.

INTERNATIONAL

We have a growing book of international business predominantly focused in the Gulf Cooperation Council territories.

OUR CAPACITY

As a division of Santam, we have capital strength and financial solvency. Our single risk capacity is R500m or USD30m.

CLAIMS

SHA's purpose is 'enabling progress, securing tomorrow.' Over the last four financial years, SHA paid out R2,6 billion in claims, as testimony to us living the purpose and delivering on Santam's brand promise of Insurance Good and Proper.

OUR RANGE OF COMPREHENSIVE RISK TRANSFER SOLUTIONS INCLUDES:

- Broadform liability
- Financial institutions (Crime and civil liability)
- Directors and officers' liability
- Cyber
- Professional indemnity (PI)
- Personal accident
- Kidnap and ransom
- Single project and construction company PI and liability
- Motor fleet

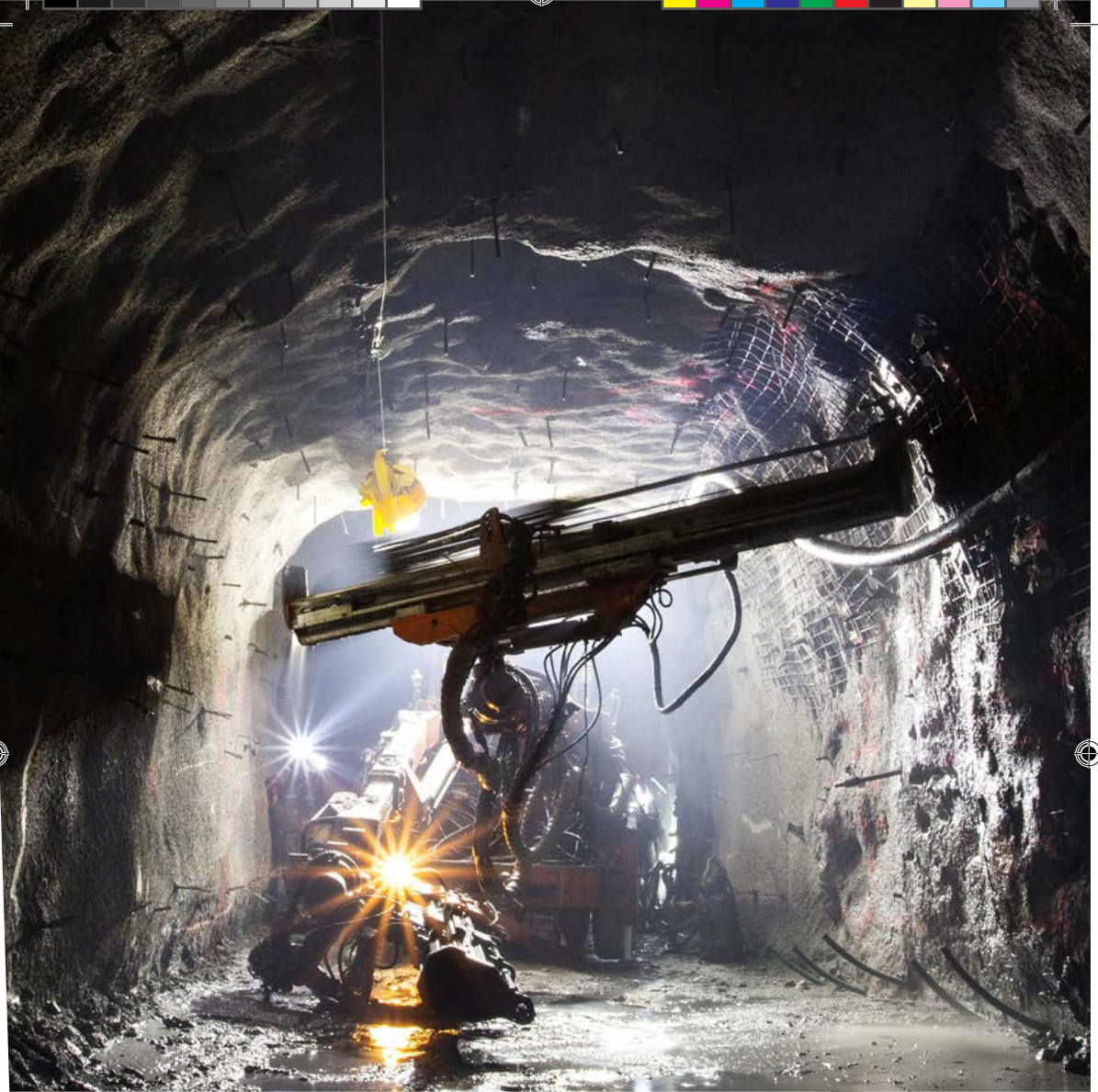
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Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and controlling company for its group companies.

