









NEWSLETTER

MAY 2025

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SHORT TERM INSURANCE

Car, Home And Business Insurance

Dear Valued Client,

Thank you for your continued support and for trusting us with your short-term insurance needs. We appreciate your business and the opportunity to walk this journey with you.

In this edition of our quarterly newsletter, we're excited to share a range of informative and practical articles prepared by our team, aimed at helping you better understand and manage your cover

- Sandra unpacks the trauma counselling benefits available under the Assist product – support that can make a real difference in difficult times.
- Alna discusses trailer insurance and the important liability considerations when towing.
- Rolanda explains how SASRIA cover applies in neighbouring countries – a must-read for clients operating or travelling across borders.
- Darrelle highlights the importance of insuring the personal property of your employees under the correct section of your policy.

We also invite you to follow our Facebook page for updates, tips, and insights throughout the year. As always, please remember that we have agreements with a wide range of insurers. If you would ever like us to review or re-quote your portfolio with any of our other partners, we're just a call or email away.

Wishing you a safe and successful quarter ahead!

Proudly Associated



UNDERSTANDING THIRD PARTY COVER ON YOUR VEHICLE INSURANCE POLICY

When it comes to motor insurance, one of the most important yet often misunderstood components is third party cover, also known as third party liability. This is the portion of your policy that provides cover for damage you may cause to someone else's vehicle or property in the event of an accident, and it is determined that your actions resulted in the loss, and you are held liable for the cost of repairs. It does not cover damage to your own vehicle — only the loss or damage suffered by the third party involved.

For example, if you are driving and accidentally bump into another vehicle, third party cover will step in to pay for the repairs to the other person's car. It can also cover damage to property, such as walls, buildings or road signs. In more serious cases, it can extend to legal liability if you are held responsible for injury or death of another person as a result of an accident.

However, it's crucial to understand how this cover applies under your specific policy, as it can vary from one insurer to another. We strongly advise that you refer to both your policy schedule and your policy wording to see how your cover works.

Some insurers apply strict limitations to third party cover — for example, only providing this cover when the vehicle is being driven by the regular driver noted on the policy or their spouse. This means that if you lend your car to a friend, employee, or family member not listed on your policy, and they



cause an accident, the policy might not cover the third-party damages — and you could be left personally liable for the costs.

With this in mind, it's important to be cautious when lending out your vehicle. What seems like a simple favour could result in serious financial consequences if your cover is limited.

If you're unsure about who may drive your vehicle or how your third-party cover applies, please don't hesitate to contact us. We'll gladly go through your policy with you to ensure you understand exactly what you're covered for — and just as importantly, what you're not.



FROM THE DESK OF OUR
GENERAL MANAGER
Jano Prinsloo



TRAUMA COVER

- SUPPORT WHEN YOU NEED IT MOST

Living in South Africa, we are all too aware of the challenging realities posed by high crime rates and unforeseen emergencies. As your insurance broker, we want to ensure that you are fully informed about a vital benefit included in your short-term insurance policy: Trauma Cover.

This cover is designed to support you in the aftermath of traumatic or life-threatening events by providing access to a dedicated Emergency Medical and Trauma Assistance Service.

This service is available 24 hours a day, 7 days a week, 365 days a year.

What Does Trauma Cover Include?

In the event of a medical or trauma-related emergency, the insurer's service ensures the following assistance is readily available to you:

- **Emergency Telephonic Medical Advice**
Immediate access to trained professionals for "911"-style emergency medical guidance over the phone.
- **Emotional Support and Trauma Counselling**
Access to telephone-based trauma counselling and emotional support from qualified counsellors.
- **Medical Repatriation and Mortal Remains Repatriation**
Coordination of the return of patients to their home or, in the unfortunate event of death, repatriation of mortal remains.



- Confidential Medical Information and Advice
Guidance and answers to non-emergency medical queries, provided in a confidential and professional manner.

Covered Traumatic Events

Trauma is not limited to physical injury—it includes a wide range of emotionally and psychologically distressing experiences. The Trauma Cover component of your policy provides support for:

- Exposure to HIV
- Sexual assault or rape
- Witnessing a suicide
- Robbery or armed robbery
- Natural disasters (e.g., floods, fires)
- Immediate bereavement (loss of a close family member)
- Physical assault or attempted murder
- Mugging or theft
- Serious vehicle accidents

Why This Cover Matters

Traumatic events can have lasting effects on your mental, emotional, and physical wellbeing. Trauma Cover is designed to help you cope, recover, and regain a sense of stability when life takes an unexpected turn. It complements your broader insurance benefits by focusing on immediate, compassionate care.





Know Your Cover

We encourage all our policyholders to familiarize themselves with the full details of their Emergency Assist and Trauma Cover benefits, including any limits, conditions, or exclusions that may apply. Your Assist documentation outlines the scope of cover in detail.

If you have questions or would like clarity on any part of your policy, please contact us directly. Our team is here to help you understand your cover and to ensure you're supported when you need it most.



FROM THE DESK OF OUR
OFFICE MANAGER

Sandra Breytenbach

07 | SEPTEMBER 2025 NEWSLETTER

TRAILER COVER AND CONDITIONS

Towing a trailer, caravan, or boat can be part of everyday life — whether for work, holidays, or transporting goods. However, many drivers are unaware of key insurance requirements that could affect their cover in the event of an accident or claim.

At NSB, we'd like to remind you of two important conditions relating to trailer cover:

1. You Must Have the Correct Driver's License

If you're towing anything with your vehicle, the driver must have the correct license code.

For example:

- License Code B allows you to drive a light motor vehicle, but not necessarily to tow a trailer over 750kg GVM (Gross Vehicle Mass).
- For larger trailers and caravans, you likely need a Code EB or higher.
- If the driver does not hold the appropriate code, insurers may reject a claim — even if the policy is valid and premiums are paid.

2. Trailer Cover Is Not Always Automatic

Many policyholders assume that the trailer is automatically covered under their vehicle policy.

In most cases:

- Damage to the trailer itself (e.g. in an accident) is not covered unless the trailer is specifically noted in your policy.
- Third-party liability while towing is generally included but not the damage or theft of the trailer, except if covered comprehensively on your policy.





To be fully protected:

- Ensure your trailer is comprehensively insured and correctly valued on your policy.
- Make sure it is roadworthy and licensed — insurers can also reject claims if a trailer is not compliant with road laws.

Quick Checklist for Peace of Mind

- Does your driver have the right license to tow legally?
- Is your trailer insured for theft and damage?
- Are you compliant with road laws for towing?

If you're unsure, let us help you review your current policy. We can advise on licensing, add trailer cover if needed, and make sure you're protected on the road.



FROM THE DESK OF OUR
PORTFOLIO CONSULTANT

Alna Bloem

09 | SEPTEMBER 2025 NEWSLETTER

SASRIA

COVER IN NEIGHBORING COUNTRIES

SASRIA (South African Special Risks Insurance Association) is a unique, state-owned insurer that provides cover exclusively within South Africa. It is specifically designed to protect individuals, businesses, and government entities against special risks such as strikes, riots, civil commotion, public disorder, and terrorism—events that are typically not covered by regular insurance policies. This coverage applies only to assets located within South African borders, and SASRIA does not operate or provide insurance outside of the country.

All claims must arise from events occurring within South Africa, and policies can only be accessed through registered South African insurers and brokers. We also highlight regional alternatives such as Namibia's NASRIA Ltd.

Understanding SASRIA Coverage Boundaries

SASRIA provides affordable and effective cover against:

- Civil commotion
- Public disorder
- Strikes and riots
- Terrorism
- Malicious damage

However, SASRIA's territorial scope is limited to the Republic of South Africa.





Key Limitation

Any incident occurring outside South Africa's national borders is not covered under SASRIA, regardless of where the policy was issued.

Implications for South African Policyholders

If your operations, assets, or vehicles travel into countries such as Namibia, Botswana, Mozambique, Zimbabwe, Lesotho, or Eswatini, SASRIA's special risks cover will not extend into those jurisdictions.

Examples of affected sectors:

- Cross-border logistics and fleet operations
- Trade and transport businesses
- Tourism and safari services
- Agricultural operations with regional footprint

In these cases, local or regional insurance solutions are required to mitigate exposure to special risks.

NASRIA Ltd – Namibia's Special Risks Insurer

For clients with business operations, transport routes, or assets in Namibia, NASRIA Ltd offers a structured, government-backed solution comparable to SASRIA.

About NASRIA:

- Established: 1987
- Ownership: Namibian Government
- Scope of Cover: Riots, strikes, civil unrest, terrorism, and malicious damage
- Availability: Only through licensed Namibian insurers



South African companies with permanent or semi-permanent operations in Namibia should consider engaging a Namibian insurer to access NASRIA coverage for assets domiciled within Namibia.

NASRIA Ltd is the only insurance company in Namibia that covers things like property damage and business losses caused by riots, protests, strikes, and other labour-related issues. They also offer protection if there's damage caused by people trying to challenge the government or local authorities using force, fear, or violence—including acts of terrorism or political unrest meant to push for change or scare the public.

COUNTRY	SPECIAL RISK COVER PROVIDER	NOTES
Namibia	NASRIA Ltd	State-backed cover available
Botswana	None (state-backed)	Some private insurers offer limited political risk extensions
Mozambique	None (state-backed)	Consider foreign insurers with war & political risk options
Lesotho	None	Explore regional reinsurers or custom policies
Zimbabwe	Limited via private markets	Dependent on specific insurers
Eswatini	None	Requires bespoke political risk insurance

Contact our offices if you would like more information about how SASRIA covers impacts your commercial and personal policy.



FROM THE DESK OF OUR
PORTFOLIO CONSULTANT
Rolanda Kirk



PROTECTING THE PROPERTY OF YOUR GUESTS AND DOMESTIC WORKERS

At NSB we understand that your home is not just a place of comfort and security for you and your family—but also for those who enter it, whether they are guests or domestic workers. As part of your short-term insurance cover, we provide limited protection for the personal belongings of non-paying guests and domestic staff when an insured event occurs in your home.

Cover for the Property of Your Guests

When non-paying guests visit your home, their possessions may be exposed to the same risks as your own. That's why our policy includes limited cover for the loss of or damage to their belongings caused by insured events on your property.

Please Note

This cover does not extend to:

- Cash or money
- Negotiable instruments (e.g. cheques, promissory notes)
- Items already insured under another policy

Cover for the Property of Your Domestic Worker

Your domestic worker plays a key role in the day-to-day running of your household. In the event of an insured incident, their household goods and personal belongings located in your home or any outbuildings (such as a garden cottage or staff quarters) are also protected under the policy—up to a limited amount.



What Events Are Covered?

Loss or damage to property is covered when caused by the following insured events:

1. Fire, lightning, or explosion
2. Adverse weather conditions such as storm, wind, water, or hail
3. Earthquakes (excluding mine-related tremors)
4. Leakage, flooding, or water-related damage
5. Collision involving vehicles or aircraft
6. Malicious damage
7. Theft — where there is clear evidence of forced entry or exit

Important Reminders:

- These covers are subject to limited payout amounts. Please consult your policy schedule for specific limits.
- Ensure your domestic worker is informed about the protection available to them.
- Encourage your guests to have their own personal insurance, especially for high-value items.
- You're welcome to call our offices to review this cover.



FROM THE DESK OF OUR
SALES CONSULTANT

Darrelle Kelbrick



We are thrilled to announce our partnership with Long Term Insurance Brokers!
Through this collaboration, you now have access to a range of exceptional insurance services designed to meet your needs.

A photograph of an older couple. The man, on the left, has grey hair and wears glasses and a green jacket. He is kissing the woman on the cheek. The woman, on the right, has grey hair and is wearing a dark jacket with a light-colored fur collar. She is smiling slightly. The background is a soft, out-of-focus outdoor scene.

CUSTOM FINANCIAL PLANNING FOR INDIVIDUALS AND BUSINESSES.

**PROVIDING EXPERT ADVICE AND SOLUTIONS
TO MEET YOUR UNIQUE NEEDS.**

- Financial planning
- Estate planning
- Immediate and future required needs
- Disability and income protection
- Critical illness
- Business assurance
- Employee benefits
- Investment management
- Retirement

PLEASE CONTACT OUR OFFICES FOR MORE INFORMATION.