



Product information guide

Select

Taxi Insurance

Fintech Motor
Insurance

Business Lite
Insurance



SEB Taxi Insurance

SEB Taxi Insurance provides comprehensive cover for owners of minibus and midibus taxis used for short distance, long distance and scholar transport.

Minibus 8 to 18 seats | **Midibus** 19 to 35 seats

OPTIONAL COVER EXTENSIONS

Excess Reducer	Reduces the basic excess on a valid claim
Third Party Liability	R1,000,000 for any one claim.
Passenger Liability	- R1,000,000 per event - R5,000,000 per annum - R100,000 per passenger
Personal Accident	- Driver in the insured vehicle at the time of the accident - Passenger(s) in the insured vehicle at the time of the accident
Fixed Expenses	- R500 per day, or - R750 per day
Fitted Extras & Conversion Costs	- Limited to items specified on the policy - Subject to depreciation - 20% p.a.
Credit Protection	- Abscondment Violation and Credit Shortfall - Abscondment Violation and Credit Shortfall Extended - Credit Shortfall Only



SEB Fintech Motor Insurance

SEB Fintech Motor Insurance provides comprehensive cover for sedans used for e-hailing taxis, shuttle services, metered taxis and scholar transport.

Sedans up to 7 seats

OPTIONAL COVER EXTENSIONS

Passenger Liability	• R1,000,000 per event • R5,000,000 per annum • R200,000 per passenger
Third Party Liability	• R1,000,000 for any one claim.
Personal Accident	• R50,000
Fixed Expenses	• R400 per day • R600 per day
Fitted Extras	Limited to items specified on the policy Subject to depreciation – 20% p.a.
Vehicle Credit Shortfall	• Settlement excluding balloon payment • Settlement including balloon payment



SEB Business Lite Insurance

SEB Business Lite is aimed at providing cover for small emerging businesses. It is designed to provide simple, reliable and affordable cover.

Small businesses up to R5 000 000 turnover

COVER SECTIONS & LIMITS

Motor

- Retail value

Personal Accident

- R25,000 - R75,000
- Up to 2 lives for death and permanent disability

Public Liability

- R250,000 - R1,000,000
- Includes Products Liability, Defective Workmanship and Work-Away Liability

Electronic Equipment & Machinery

- R2,500 - R25,000
- Up to 5 items

Building, Stock & Contents

- Building: R20,000 - R100,000
- Stock: R10,000 - R150,000
- Contents: R10,000 - R50,000

Business All Risks

- R2,000 - R50,000
- Up to 5 items

****Click here for the full list of business activities**

SEB Business Lite

Business Activity



Access Control
Administrative Services
Advertising Services
Agricultural SME Supplier
Aircon Sales & Repairs
Airtime Sales
Audio Visual Production
Auto Electrician
Auto Refurbishers & Fabricators
Bakery
Beauty Spa
Bed & Breakfast
Building Contractor
Business Consultant
Butchery
Car Wash
Carpentry
Catering Services
Cell Phone Shop
Cleaning Services
Clothing Shop
Coffee Shop
Coffin Supplier
Couriers
Delivery
Design & Print
DJ
Driving School
Dry Cleaner
Education
Electrician
Engineering Consultant
Estate Agent
Events Coordinator
Fast Food Delivery
Fast Food Outlet
Feeding Scheme
Fencing
Flooring Installation
Florist
Fresh Produce Store
Funeral Parlour
Furniture Shop
Garden Services
Gas Installation
General Dealer
General Maintenance
General Movers
Glass Fitment & Repair
Graphic Designer
Guest Lodge
Gymnasium
Hair Extension Sales

Hair Salon
Handyman
Hardware Store
High Pressure Cleaning
Hiring Business – Events
Hiring Business – Wedding Attire
Insurance Broker
Internet Cafe
IT Services
IT Support
Landscaper
Laundromat
Legal Services
Liquor Store
Livestock Retailer
Locksmith
Microlender
Mobile Car Wash
Mobile Kitchen
Motor Mechanic
Musician
NGO
Paint Contractor
Panel Beater
Parts & Spares Shop
Pest Control
Photographer
Plumbing
Pool Services
Printing & Copying Services
Project Management
Publishing
Recruitment Agency
Refrigeration Sales & Repairs
Removals – Furniture
Restaurant
Rubble Removal
Sales – Cosmetics
School Tuck Shop
Second-hand Shop
Sound & AV Fitment
Sound Technician
Spaza Shop
Tailor
Tavern
Tour Operator
Tyre Fitment Centre
Upholsterer
Waste Pickers
Waste Removal
Waterproofing
Welder & Fabricator
Windscreen Fitment

What is NOT covered?

Armed Response
Emergency Services
Car Rental
Heavy Haulage & Trucking
Contractors All Risks
Buses
Aviation
Sectional Title & Shareblocks
Marine
Specialist Liability
Municipalities
Tourism
Chemical Manufacturers
Chemical Distributors
Motor Traders
Tour Businesses
Fare Paying Passenger Vehicles

**In addition, Santam Emerging Business reserves the right to decline to quote on any other business that does not fit its risk profile.*