

The iTOO logo is positioned in the top left corner of the page. It features the letters 'iTOO' in a bold, white, sans-serif font, with a small 'TM' trademark symbol to the right. The background of the entire page is a dark, high-contrast image of a firefighter's helmet with a clear visor, set against a fiery, orange-red background. The helmet is shown from a three-quarter profile, facing right. The visor is reflective and shows some light patterns. The overall aesthetic is dramatic and emphasizes safety and protection.

When situations are completely out of your control, you need an expert in complete control (of every detail).

Multinationals and companies operating in high risk areas understand the very real and growing threat that terrorism, political violence and unrest play when planning for daily and emergency operations.

In situations beyond rule or law, you need cover for your property/assets with an insurer who not only understands the fullness of risk involved, but who is informed and updated on current and potential threats. If you're a business operating in a country ruled by political uncertainty, you need cover with a specialist whose professionalism and knowledge is always 100% certain.

Why iTOO?

Service and expertise that are more than security, it's a lifeline for your business.

Leading Risk Managers understand that when planning the comprehensive cover and protection of all assets, continuity and operations; political violence and terrorism is a risk that needs to be prioritised. From protection to emergency response, iTOO offers your business expertise and exceptional service when it counts the most.

With iTOO our Political Violence and Terrorism Policy covers you against: Physical loss or damage caused by an act of terrorism and/or sabotage, malicious damage, riots, strikes and civil commotion, rebellion, revolution, coup d'état, insurrection or mutiny.

Cover is provided for the following incidents by providing Riot Wrap Cover in excess of the SASRIA coupon:- (Limits of liability apply in excess of and after any SASRIA or NASRIA cover, where applicable), risks outside of these can be covered on a ground up basis:

- Sabotage
- Mutiny
- Insurrection
- Rebellion
- Coup d'Etat
- Strike
- Riot ~ Civil Commotion

WE ARE DIFFERENT

At iTOO we don't simply react to an incident, we do what we can to educate and inform our policyholders on current political movements as well as present and possible risks and threats across African countries.

Through our longstanding partnership with Eikos Risk Capital, we send up to five intelligence briefing newsletters every month.

Cover Includes

- Property Damage
- Business interruption
- Contingent Business interruption as listed below:
 - ~ Named Customers and suppliers,
 - ~ Public Utilities,
 - ~ Prevention of Access.

CAPACITY

- R150,000,000 each and every occurrence and in the annual aggregate.
- Higher limits can be obtained.

Underwriting Considerations:

- A variety of factors will be considered including a fully completed Proposal form (LPO 437).
- Full Applicant details including Longitude and Latitude.
- Limits of liability requested for Buildings, Contents and business interruption including the total TSI.
- Type of Industry.
- Property and Business Interruption values.
- Security details at each location.
- Description of past claims history at location(s) to be insured for the last 5 years.
- Country Exposures.

iTOO Special Risks (Pty) Ltd (Reg No: 2016/281463/07) is an authorised Financial Services Provider (FSP No. 47230). Underwritten by The Hollard Insurance Company Limited (Reg. No. 1952/003004/06), a Licensed Non-Life Insurer and an authorised Financial Services Provider.

POLITICAL VIOLENCE & TERRORISM