

## SHA EVOLUTION

Years ago, broadform liability was seen as the widest, most progressive liability coverage around. It's still great cover but let's face it, many of the modern day exposures just aren't addressed. Today's business faces labour problems, consumer protectionism, hacking, environmental issues and even personal liability for directors. The net result, you land up with six or seven, often costly, specialist policies.

Evolution resolves this by bringing all the specialist covers together in one policy. It's just a natural progression.

### WHY SHA EVOLUTION?

- All your specialist covers in one policy
- Deals with the modern casualty risks facing today's business
- Tailored for Small to Medium sized commercial entities

### TYPES OF COVER AVAILABLE

All your standard broadform cover:

- Public and Products Liability
- Defective Workmanship
- Employers Liability
- Pure Financial Loss
- Inefficacy
- Statutory Defence Costs
- Wrongful Arrest and Defamation
- Advertising and Copyright Liability
- Gratuitous Advice
- Contingent Plant Hire
- Spread of Fire
- Court Attendance Costs
- Mitigation Expenses
- Removal of Support

Plus more specialist covers:

- Directors and Officers Liability
- Product Recall
- Product Guarantee
- Cyber Liability
- Professional Indemnity
- Employment Practices Liability

And some non-liability covers:

- 24hr Group Personal Accident
- Permanent Disability
- Temporary Total Disability
- Temporary Partial Disability
- Medical Expenses
- Serious Illness

The Pavilion, Wanderers Office Park, 52 Corlett Drive, Illovo, 2196  
 PO Box 55347, Northlands, 2116 | 011 731 3600 |  
[www.sha.co.za](http://www.sha.co.za)

#### Complaints

Tel | 011 731 3600  
 Fax | 086 432 6030  
[complaints@sha.co.za](mailto:complaints@sha.co.za)

The content of this Fact Sheet is for information purposes only and merely aims at providing a summary of the product. In the case of a discrepancy, the content of the relevant policy documents will prevail. Each risk is separately analysed and assessed and some covers mentioned in this Fact Sheet may not be included in your policy. Please refer to your policy and schedule or contact your intermediary to confirm the cover that is available to you.

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