

Sasria Guide

Please note that Momentum Short-term Insurance administrates the Sasria cover product on behalf of Sasria which is a state provided insurer and a separate entity. As such we comply with the various requirements from Sasria and validate the merits of the loss prior to sending them the details of our assessment for Sasria to make a decision. Sasria has the mandate to further validate and request additional supporting documents. You may contact MSTI to follow up on the status of your claim.

Submit claim

The insured or anyone mandated on the policy can submit the SASRIA claim telephonically or through the Momentum App or website. The claim needs to be reported within 30 days from date of incident.

The following information will be required regarding the incident: who, what, where, when and how.

Notify Sasria

Sasria is notified of the registration of a public riot/strike claim via the insurer.

Validate claim

The MSTI claims consultant will continue with the validations on the claim, as agreed with Sasria.

Depending on the quantum of the claim, an MSTI assessor may be appointed to assist with the validation process. Sasria will also appoint an independent loss adjuster on all claims exceeding **R1 000 000**.

Quantifying the loss is of critical importance for Sasria.

For commercial claims, it is imperative to acquire stock records of purchases and sales. For personal claims, MSTI will always require your assistance to quantify the loss. Validation requirements will differ from claim to claim.

Present findings to Sasria

Once all of the validations are completed. MSTI will present all of the findings to Sasria to make a decision on the claim.

SASRIA will notify MSTI of their decision or if further information is required within 5-7 days of us presenting all the findings.

The time indicated above is an estimate and can change depending on the size of Sasria's workload as it is responsible for all riot and strike claims in South Africa and works with all short-term insurers to resolve such claims.

Claim authorisation

Once MSTI receives feedback from SASRIA on the outcome of the claim, contact will be made with the contact person on the claim regarding the outcome of the claim. This can either be the settlement or rejection of the claim.

Claim finalisation

Payment of the claim will be done by Sasria within 3-4 days from the authorisation date.