



ASSETS ALL RISKS

**BUILT FOR OPERATIONAL ENVIRONMENTS WHERE
RECOVERY EXTENDS BEYOND THE POINT OF FAILURE**

Large operational environments depend on a wide range of assets working together to support production, processing, distribution and business activity. Buildings, plant, machinery, stock, technology and critical infrastructure form interconnected environments where multiple systems and assets contribute to overall performance, stability and operational continuity.

As organisations grow, these environments become increasingly complex, with dependencies extending

across production processes, infrastructure, technology and supply chains. Understanding those dependencies is essential to understanding risk.

Assets All Risks is designed for these environments, providing an integrated protection framework that responds across physical assets, engineering exposures, electronic systems and business interruption while supporting continuity, recovery and resilience.

WHEN OPERATIONS ARE INTERCONNECTED

The greatest risk is often not the damaged asset. It is the operational consequence that follows.

In large operational environments, assets rarely operate in isolation. A machinery failure can interrupt production. Damage to critical infrastructure can affect distribution. The loss of a key operational asset can influence multiple activities simultaneously.

As operational dependency increases, the true exposure becomes the relationship between assets rather than the assets themselves. Understanding those relationships is essential to understanding risk.

In complex operations, disruption is rarely defined by what fails. It is defined by everything that depends on it.

INTEGRATED PROTECTION FOR COMPLEX ENVIRONMENTS

When dependencies drive risk, protection must be designed to respond across them.

A major loss can affect buildings, plant, machinery, electronic systems, stock and business activity simultaneously. Yet many insurance structures respond to these exposures separately, despite the fact that they often fail together.

Assets All Risks addresses this challenge through a unified framework that brings together Property Damage, Engineering Breakdown, Electronic Equipment and Business Interruption within a single structure.

Rather than treating these exposures as separate events, the product recognises the way physical damage, equipment failure, electronic system failure and business disruption interact during a loss.

This allows protection to reflect the way large operational environments function, where physical assets, engineering exposures, electronic systems and business interruption are often connected by the same loss event.



RECOVERY UNDER PRESSURE

When a major loss occurs, the challenge extends beyond repairing damaged assets. Production may slow or stop, critical systems may come under pressure and disruption can extend well beyond the original event.

Recovery often requires more than replacing damaged assets. Multiple systems may need to be restored before normal activity can resume, with operational dependencies influencing the speed and effectiveness of reinstatement efforts.

Effective recovery is about restoring capability, stabilising the broader environment and returning operations to normal activity as efficiently as possible. The objective is not simply to repair what has been damaged, but to restore the operational capacity that supports the wider business.

PROGRAMME STRUCTURING

No two operational environments function in exactly the same way.

Asset concentrations, production processes, infrastructure requirements and recovery objectives can differ significantly from one operation to another.

Assets All Risks can be aligned to the specific characteristics of the insured environment, supporting large and complex risks across single or multiple locations.

Protection can be structured around asset values, operational priorities and recovery objectives, recognising that no two environments present exactly the same risk profile and that recovery requirements may vary significantly between operations.



SUPPORTED BY SPECIALIST CAPABILITY

Large operational environments require more than insurance capacity. They require the ability to understand complex risks, evaluate operational exposures and support recovery when significant losses occur.

Dedicated underwriting, claims, technical and risk management teams support large and complex operational environments throughout the risk lifecycle. Specialist surveyors, fire engineers, quantity surveyors, assessors and investigators provide insight across risk identification, evaluation, mitigation and recovery planning.

This capability helps organisations better understand critical dependencies, evaluate recovery requirements and identify exposures that may influence operational resilience following a major loss.

Protection is available up to R3.5 billion per risk location, supporting operations where asset values, operational interdependence and continuity requirements demand a higher level of capability.

RECOVERY DEFINES THE OUTCOME

In large operational environments, the consequences of a loss are rarely confined to the damaged asset itself. They extend into production, infrastructure, technology, distribution and the broader operation that depends on them.

The true measure of protection is therefore not simply how a policy responds to a loss, but how effectively it helps restore stability when operations come under pressure.

Alpha. Protecting Futures | Mitigating Risk.

