



MINING ASSETS ALL RISKS

BUILT FOR MINING OPERATIONS WHERE EVERY HOUR OF DISRUPTION CARRIES A CONSEQUENCE

Mining operations exist to maintain production. From extraction and processing to materials handling and final output, every stage of the operation contributes to achieving production objectives. Equipment, processing facilities, infrastructure and supporting systems work together to sustain this activity, with multiple operational dependencies influencing overall performance.

As operations grow, these environments become increasingly complex. When disruption occurs,

the consequences often extend beyond the damaged asset and influence broader operational performance, recovery objectives and financial outcomes.

Mining Assets All Risks is designed for these environments, providing an integrated protection framework that supports recovery, resilience and the continuity of production-critical operations.

WHEN PRODUCTION STOPS

Equipment can be repaired. Infrastructure can be rebuilt. Production lost during downtime can never be recovered.

Mining operations rely on equipment, infrastructure and supporting systems working together to maintain production. When one critical component fails, the effect can extend beyond the damaged asset and influence the broader operation.

As downtime increases, the financial consequence often grows far beyond the cost of repairing or replacing the damaged asset.

In mining operations, disruption is not measured only by what has been damaged. It is measured by the production that has been lost while recovery is underway.

PROTECTION DESIGNED FOR CONTINUITY

Protection must be designed around production continuity.

A disruption affecting equipment, infrastructure, processing facilities or materials handling systems can influence the broader operation and extend the consequences of a loss.

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

Rather than focusing solely on the damaged asset, the product recognises the relationship between physical damage, equipment failure, interruption and the financial consequences that follow. This allows protection to respond more effectively to the realities of mining operations where multiple operational systems are often affected by the same loss event.



RECOVERY UNDER PRESSURE

When a major loss occurs, the objective is not simply to repair damaged assets. The objective is to restore production.

Delays can affect revenue generation, operational performance and the broader financial consequences of disruption long after the physical damage has been addressed.

Effective recovery therefore requires more than reinstatement. It requires a clear understanding of the assets critical to restoring production and the actions required to return operations to expected performance levels as efficiently as possible.

In many mining environments, restoring production may require multiple systems and supporting functions to return to normal before expected output levels can be achieved. Recovery is therefore measured not only by repaired assets, but by the return of operational capability.

DIFFERENT OPERATIONS. DIFFERENT EXPOSURES.

Mining methods, processing requirements, infrastructure dependencies and operational objectives can vary significantly between operations.

Open-cast mines, underground operations, processing facilities and materials handling environments present different exposures and operational challenges. Effective protection therefore requires an understanding of the operation and the assets that support it.

Recovery priorities and downtime consequences can differ significantly between mining environments, requiring protection aligned to the realities of each operation.

Mining Assets All Risks can be aligned to the specific characteristics of the environment, supporting a broad range of mining risks while maintaining a consistent focus on production continuity and recovery.



SUPPORTED BY SPECIALIST CAPABILITY

Mining operations require more than insurance capacity. They require an understanding of complex environments and the consequences of prolonged disruption.

Dedicated underwriting, claims, technical and risk management teams support the evaluation of complex mining risks throughout the risk lifecycle. Specialist surveyors, fire engineers, quantity surveyors, assessors and investigators assist with risk identification, mitigation planning, recovery preparedness and post-loss support.

This capability helps operations better understand critical dependencies, evaluate recovery requirements and identify exposures that may influence resilience when production comes under pressure.

Protection is available up to R3.5 billion per risk location, providing significant capacity for complex mining environments where asset concentration, operational resilience and continuity are critical.

DOWNTIME DEFINES RISK

In mining operations, the consequences of a loss are rarely measured by physical damage alone. They are measured by the effect disruption has on operational performance and long-term business outcomes.

Production interruptions often continue to influence performance long after repairs have been completed, making downtime one of the most significant exposures facing mining operations.

The true measure of protection is therefore not simply how a policy responds to a loss, but how effectively it supports the restoration of capability when operations come under pressure.

Alpha. Protecting Futures | Mitigating Risk.

