A QUICK HEADS-UP BEFORE YOU APPLY? SURETHING!

BEFORE YOU CLICK "START" READ THIS

Applying for SureThing is quick and fully digital - but like any good insurance, it starts with understanding your business. This quick guide will help you prepare so you can move through the platform smoothly, with everything you need at your fingertips.

STEP 1: CONFIRM THE BUSINESS QUALIFIES

Before accessing the platform, you'll need to confirm that the business meets a few key criteria:

- Your business is **based in South Africa** and operates as a single legal entity
- You are applying for cover **for South African operations and exposure only**
- Your business is **financially stable, solvent, and in good standing**
- You operate a **legitimate, compliant business activity**
- You are **not in an excluded industry** (e.g. brokers, financial services, medical professionals)

You'll also be asked to confirm that:

- Your business follows **fair and consistent employee practices**
- There are **no concerning regulatory, legal, or management issues**
- There are **no planned retrenchments** in the next 12 months
- If applicable, whether customers sign **indemnities or disclaimers** (e.g. for sports, adventure activities.) If it is not applicable, please tick not applicable
- You have **no recent liability claims or incidents that could lead to claims**

STEP 2: HAVE YOUR BUSINESS INFORMATION READY

To complete your application quickly, make sure you have the following on hand:

- Business name / Business Owner
- Registration Number or if a Sole Proprietor, then ID Number
- Contact details
- Number of employees
- Annual turnover / revenue band
- Where the business operates (location)
- A clear understanding of the **core activities and services**

STEP 3: UNDERSTAND WHAT SURETHING DOES NOT COVER

SureThing focuses on **third-party legal liability** - not everything is included.

Before you proceed, it's important to know that cover does not extend to:

- Your own business losses (e.g. loss of income, theft, internal fraud)
- Product failure or product recall
- Fines, penalties, or punitive damages
- Theft of funds, e-fraud even if involving third party funds
- Investment or financial advice-related risks
- Certain specialised liabilities (e.g. aviation, marine, medical malpractice)
- Misconduct-related claims (e.g. harassment, abuse, hate speech)

Understanding this upfront ensures there are no surprises later.

STEP 4: WHAT THE PROCESS LOOKS LIKE

- The online process takes **just a few minutes**
- You'll complete a series of guided questions
- Your responses determine your **eligibility**
- You choose your **level of cover**
- Once submitted, your application moves into fulfilment quickly

TOP TIP - Set aside a few uninterrupted minutes and complete the process in one go - it's the fastest way to get covered.

READY TO START? If you've got the above information ready, you're all set.

Head to the platform and get your SureThing cover sorted in minutes.