



# IBIS

- Indwe Business Insurance Solution

Cover tailor-made  
for your business



Motor & Household | Commercial | Corporate Insurance



## Insurance to fit your unique business needs

In an age of one size fits all, Indwe Risk Services puts the emphasis where it belongs: on your individual business and its specific needs.

At Indwe, we understand how important it is to keep your business fully functional at all times. Securing such a top priority can only be done with the advice of experts in the field of business insurance.

With more than 100 years of experience and a wide-ranging portfolio of business clients, Indwe Risk Services has the expertise to analyse your risks and tailor-make an insurance strategy that will keep pace with your company's changing needs.

This wide scope of business insurance covers all types of businesses and is a unique product from Indwe Risk Services.

This individualised approach is extended into personalised service, a quick and hassle-free claim process and the building of long-term relationships with each one of our clients.

## Your premier insurance broker

Indwe is one of the largest insurance brokers in South Africa with 28 branches countrywide, giving us the most extensive footprint in the country. With 52% black ownership, we are also one of the country's most empowered brokers. Our high service standards are reflected in the fact that Santam has voted our claims division, Orico, the Best Administrator for 2007 and also the Best Personal Lines Administrator for 2010.



100%  
tailor-made  
for your  
business



# Types of business cover

## Public Liability

Covers legal liability towards third party death, bodily injury or illness or damage to property that may arise from your activities. Product liability and defective workmanship is included in this cover and in certain instances it may include specialised liabilities, such as product recall.

## Fire & Allied Perils

Insures your building, machinery, stock and contents not covered under your contents insurance against fire, lightning, storms, explosions and other specified perils.

## Contents

Comprehensive insurance for the contents and documents on your premises.

## Business Interruption

Cover against loss resulting from interruption of or interference with your business as a result of damage occurring to property insured under your fire section.

## Theft Of Contents

Insures your business against theft following forcible and violent entry to your premises.

## Money

Insurance covering loss of cash or cheques.

## Fidelity

Cover for loss of money or property due to dishonest employees.

## Transit

Comprehensive insurance for goods that are being transported. Restricted cover can be taken.

## Business All Risks

Comprehensive insurance for items that can be removed from your premises.

## Accidental Damage

Accidental loss or damage to property on the premises.

## Motor

Comprehensive or limited insurance for all your vehicles.

## Electronic Equipment

Comprehensive insurance for computers, laptops and other electronic equipment.

## Machinery Breakdown

Covers the unforeseen and sudden physical loss of or damage to machinery.

## Machinery Breakdown Business Interruption

Insurance against loss resulting from the interruption of or interference with your business as a result of damage to property insured under the machinery breakdown policy.

## Riot Cover (SASRIA)

Cover against loss of or damage to property insured under any material damage policy due to riots or strikes. This includes business interruptions (only standing charges).

## Glass & Signage

Cover against loss or breakage of glass or signage.

## Employers Liability

Cover against liability for the injury or death of employees while on duty, as COIDA benefits are not always sufficient.

## Professional Liability

Compensation due to the negligence or failure of professional persons.

## Contractors All Risks

Comprehensive insurance for contract works. Liability can be included.

NOTE: Subject to terms & conditions of policy.

For more information visit [www.indwerisk.co.za](http://www.indwerisk.co.za)

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