



OLDMUTUAL

MULTISURE BUSINESS INSURANCE SOLUTIONS



INSURE

DO GREAT THINGS EVERY DAY

TRUST US TO INSURE YOUR BUSINESS

No business is without risk, whether you run a small commercial enterprise or a multi-national corporation. However, the key to managing these risks is to partner with an insurer that understands the inherent risks in your particular field of business.

When you partner with Old Mutual Insure, you can rely on us to provide exceptional cover and a range of value-added services that will meet and exceed your expectations. We will tailor a risk management solution to meet your specific insurance requirements, from fire and accident cover to asset protection, and more.

COVER TO SUIT YOUR NEEDS

Our comprehensive business insurance is provided through our **multisure** product. This is a flexible, comprehensive insurance solution which offers you peace of mind at a competitive price. Your **multisure** policy can be customised to include:

Fire, lightning, storm and explosion cover for buildings, rent, contents, machinery, and stock.

Business interruption cover following damage accepted under the Fire section.

Fidelity cover for acts of dishonesty when employees defraud the insured.

Theft cover for contents, machinery, or stock up to a stated amount.

Money cover for cash on hand up to certain amounts, and for cash that is stolen while being transferred to and from a bank.

Personal accident cover for all insured staff who are injured.

Motor cover for damage caused to company vehicles (includes elements of liability and third-party cover).

Liability cover for costs incurred due to an accident for which the insured is held responsible and is legally liable.

EXTENSIVE COVER OPTIONS

The following classes of business, sections, and insurance solutions may be included in your **multisure** policy, depending on your specific requirements:



Buildings Combined Cover – Provides insurance for buildings and may also include public supply connections, rent, liability, and burst or accidentally damaged geysers.



Fire Insurance Cover – Essential cover for assets such as plant, machinery and equipment, contents, and stock in trade. In addition, fire extinguishing charges, and architects' or other professional fees are also included.



Business Interruption Cover – This is one of the most critical areas for which a business needs insurance. We can provide cover against the loss of gross profit or gross rentals, or revenue, as well as additional increase in the cost of working, wages, fines, and penalties for breach of contract. Business interruption insurance can also include prevention of access cover and loss resulting from the interruption of, or interference with the business due to damage at the premises of suppliers/ sub-contractors and customers.



Office Contents Cover – Most businesses will need this form of cover, which provides insurance for contents, rent, documents, legal liability documents, and increase in cost of working.



Glass Cover – Includes cover for loss of, or damage to internal and external glass (including mirrors), as well as any sign-written glass. In addition, you can include cover for costs relating to the boarding up of windows, damage to shop fronts, frames, window displays (including fixtures and fittings), burglar alarm strips, wires and vibrators, and the removal and re-installation of fixtures and fittings.



Accounts Receivable Cover – includes cover for loss of, or damage to books of account, other business books, or records.



Fidelity Insurance Cover

- Provides cover against loss of money and/or direct financial loss sustained by the insured due to fraud or dishonesty by an insured employee and may also cover costs of recovery from the employee. It also covers computer losses.



Theft Cover - Insurance for loss of, or damage to business contents due to theft accompanied by forcible and violent entry into, or exit from the building, as well as theft following violence or the threat of violence, for example, during an armed robbery. In addition, up to certain limits, cover under this section can include damage to the building, including the landlord's fixtures and fittings and the cost of replacing locks and keys to any insured premises (after the disappearance of the keys).



Money Cover - Insuring money held on the insured premises, as well as while in transit to and from the bank. We also cover loss of, or damage to receptacles, such as cash registers, safes, and even strong rooms, as well as personal accident assault, up to certain limits.



Goods in Transit Cover - To insure loss of, or damage to goods while in transit. We offer either full cover or restricted cover (for fire, explosion, collision, derailment, vehicle overturning, and other options).



Electronic Equipment Cover - We cover standard electronic business equipment, such as desktop computers, printers, modems, scanners, PABXs and servers, as well as portable business equipment, such as laptops, notebooks, and PDAs. Cover can also be extended to include costs for an increase in the cost of working or the reinstatement of data/programmes.



Business All Risks

Cover – Provides cover for the loss of, or damage to equipment anywhere in the world, ranging from tools, cameras, CCTV installations, generators and pumps.



Group Personal Accident/Stated Benefits Cover –

Provides cover for fixed amounts, or amounts relating to the annual remuneration of employees, following bodily injury caused by accidental, violent, external, and visible means to any specified principal, partner, director, or employee of the insured business, which results in death, permanent disability, or temporary total disability and/or medical expenses.



Motor Cover – Provides cover for the loss of, or damage to business vehicles, including motor cars, light delivery vehicles, busses, trucks, trailers, caravans, motorcycles, and special type vehicles such as forklifts, goods carrying trolleys, and quad bikes. Cover can also be extended to include bulldozers, excavators, and cranes. In addition, subject to certain limits, we may provide cover for liability to third parties. There are various types of cover available, such as: Comprehensive cover, which can include the following benefits: - Medical expenses following a motor vehicle accident - Passenger liability - Contingent liability - Third Party, Fire and Theft cover - Third Party Only cover



Broadform Liability Cover

– This section covers the insured's liability to third parties arising out of injury or damage caused by the insured in the course of its business activities.





OTHER INSURANCE SOLUTIONS

- **Business Specific Cover** – Old Mutual Insure also offers a comprehensive range of personal based products, such as Tradesman, Professional Services, Personal Services, Medical Services, Retailers, Manufacturers, Restaurants & Food and Hospitality for defined segments within the small business arena, including professional practices.
- **Farmers' Insurance Cover** – Agricultural insurance that covers your farming risks, equipment and more.

THE BENEFITS OF INSURING WITH OLD MUTUAL INSURE

Old Mutual Insure has been providing Commercial and Corporate insurance solutions for decades. Whether you are a one-man business, a mid-size company or a large multi-national, you can depend on us to provide cover and value-added services to meet your specific needs. When your business is insured with us, you will enjoy the following benefits:

Peace of mind –

We have been in business for over 190 years, so you can be confident you're dealing with a company that is both financially stable and experienced.

Efficient claims settlement –

Our record for claims settlements is one of the best in the industry. We provide Fast Track Claims Handling for non-motor claims within certain limits and where the loss event is clear and simple.

Competitive rates

– Not only do we offer a range of innovative products and exceptional benefits, our rates are competitive too.

Exceptional service

– From start to finish, you can look forward to dealing with people who understand the unique challenges of doing business in South Africa, and who are committed to providing you with the kind of service you expect.

PROTECT YOUR BUSINESS WITH **MULTISURE**

Whatever criteria you prioritise in a business insurance policy – flexibility, transparency, dependability – you can rely on **multisure** to meet your needs and free you to concentrate on what's important – running and managing your business.

Please call us on 0860 22 5563 or send an email to businessquote@ominsure.co.za for more information.

