

# Commercial Insurance

Because experience is everything in business

## Commercial Insurance

For three decades we have worked relentlessly to refine our product offering to help keep you ahead of the game. By tapping into our experience, we've combined traditional commercial insurance policy terms with more flexible options that have been tailored to suit almost any type of business, from electricians, plumbers and guesthouses to medical practices, motor dealerships and restaurants – in fact, we cover more than 700 different business types. That means your business interests are fully protected when you insure with us.

## Tailored offerings provided

- Motor Only policies
- Tradesman Cover – Motor & All Risks (combined offering)
- Courier Services – Motor & Goods in Transit (combined offering)

Office	Professional	Tradesman	Medical	General	Hospitality
<ul style="list-style-type: none"><li>• Travel agents</li><li>• Estate agents</li><li>• General office</li><li>• Training centre</li></ul>	<ul style="list-style-type: none"><li>• Accountants</li><li>• Lawyers</li><li>• Architects</li><li>• Engineers</li><li>• IT consultants</li></ul>	<ul style="list-style-type: none"><li>• Plumbers</li><li>• Electricians</li><li>• Painters</li><li>• Handymen</li><li>• Artisans</li></ul>	<ul style="list-style-type: none"><li>• Doctors</li><li>• Dentists</li><li>• Optometrists</li><li>• Veterinarians</li><li>• Psychiatrists</li></ul>	<ul style="list-style-type: none"><li>• Florists</li><li>• Hairdressers</li><li>• Beauty salons</li><li>• Book shops</li><li>• Retailers</li><li>• Franchises</li><li>• Coffee shops</li></ul>	<ul style="list-style-type: none"><li>• Guest house</li><li>• Bed and breakfast</li></ul>

**Over 700 business types covered**

Never not there™  
**Auto&General**  
*Auto&General is a licenced non-life insurer and FSP. Ts&C's online.*

## Business and liability

### Current Product:

- Fire
- Business Interruption
- Buildings Combined
- Office Contents
- Accounts Receivable
- Theft
- Money
- Fidelity Guarantee
- Glass
- Electronic Equipment
- Business All Risk
- Goods in Transit
- Accidental Damage
- Public Goods Liability
  - Work away automatically included (R100 000)
  - Products Liability
  - Defective workmanship
- Employers' Liability
- Personal Accident
- Motor – Comprehensive/Third Party, Fire and Theft/Third Party Only
- Motorcycle
- Trailer
- Golf Cart

## Commercial insurance underwriting

### Major exclusions:

- Nuclear type risks
- Manufacturing companies – process related, etc. (e.g. food industry, etc).
- Oil and refinery related businesses
- Tyre manufacturers – although we can do tyre retailers
- Woodworking – retailers and manufacturers
- Petrochemical and all other flammable type businesses, except petrol stations
- Plastic and rubber manufacturers and retailers
- Furniture manufacturer & retailer
- Gas and the like retailers and manufacturers
- Warehousing risks
- Taxis (however we do cover meter taxis and shuttle services)
- Second hand shops
- Winemakers
- Agriculture
- Paper retailers and manufacturers
- Milling manufacturers and retailers
- Charcoal manufacturers
- Vehicle "ferries"
- UBER

## CONTACT US

For more information on Directors & Officers Liability Insurance, please contact your Broker or call **0860 11 12 80** or email **[sales.liability@autogen.co.za](mailto:sales.liability@autogen.co.za)**