

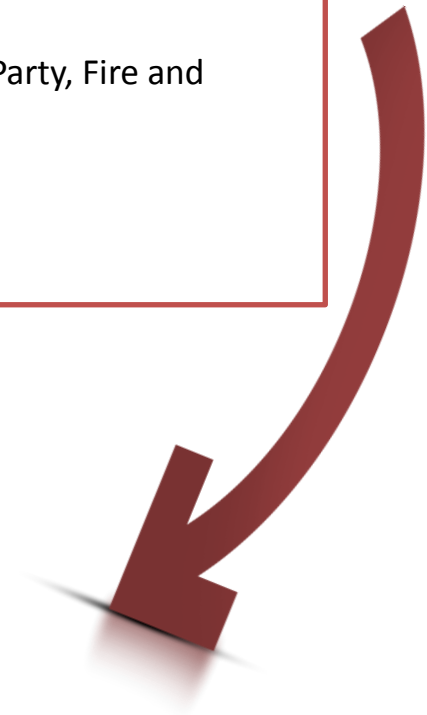
CURRENT PRODUCT: BUSINESS INSURANCE

CONVENTIONAL BUSINESS INSURANCE COVERS BUILT FROM MULTI MARK III

- 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 Liability
- Work Away automatically included
- Products Liability
- Defective workmanship
- Employers' Liability
- Personal Accident
- Motor – Comprehensive / Third Party, Fire and Theft/ Third Party Only
- Motorcycle
- Trailer
- **Golf Cart**

TAILORED OFFERINGS PROVIDED

- ✓ **Motor Only policies**
- ✓ **Tradesman cover** – Motor & All Risks (combined offering)
- ✓ **Courier Services** – Motor & Goods In Transit (combined offering)



BUSINESS INSURANCE TARGET MARKET



Office

- Travel agents
- Estate agents
- General office
- Training centre



Professional

- Accountants
- Lawyers
- Architects
- Engineers
- IT Consultants



Tradesman

- Plumbers
- Electricians
- Painter
- Handyman
- Artisans



Medical

- Doctors
- Dentists
- Optometrists
- Veterinarians
- Psychiatrists



General

- Florists
- Hairdressers
- Beauty salons
- Book shops
- Retailers
- Franchises
- Coffee shops



Hospitality

- Guest house
- Bed and Breakfast

Over 700 business types can be underwritten

MAJOR EXCLUSIONS

- Nuclear type risks
- Heavy engineering
- Manufacturing companies – process related, etc. (e.g. food industry, etc)
- Oils & Refinery related businesses.
- Tyre manufacturers
- Woodworking – retailers and manufacturers
- Petrochemical & all other flammable type businesses, except petrol stations
- Plastic & rubber manufactures and retailers
- Furniture manufacturer & retailer
- Gas and the like retailers and manufacturers
- Warehousing risks
- Large bottle stores
- Winemakers
- Agriculture
- Paper retailers and manufacturers
- Waste recycling and related processes
- Milling manufacturers and retailers