

**insurance done right**

**PRODUCT BROCHURE**





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One Financial Services Holdings (Pty) Ltd is a dynamic, professional and innovative group, servicing the South African insurance industry. ONE, as the group is known, originally started as a motor underwriter 16 years ago, but now consists of an amalgamation of niche underwriters, providing products across all lines of business.

ONE's regional offices are completely independent, each with its own sales structure, which means that our accredited brokers can contact the decision makers directly. Our brokers can provide unparalleled levels of service to their clients, because they have a fully integrated web-based system, allowing them real-time access, 24 hours a day from anywhere in the world.

Supported by a large panel of specialist service providers and suppliers, ONE provides the highest level of claims service available, giving our brokers and clients peace of mind in the event of a claim.

Absa Insurance Risk Management Services Ltd (AIRMS), is the main insurer.

Currently, ONE offers general insurance on behalf of its insurance partners, comprising of multiple niche products:

- Agri
- Commercial
- Engineering
- Fuel Solutions
- Guarantees
- Liability
- Marine
- Personal
- Personal Accident
- Transport
- Wildlife

At ONE, we do insurance right, and we are committed to finding solutions and delivering exceptional service to our brokers and policyholders alike. ONE fully adheres to all the legislative requirements of our industry.

### **ONE Financial Services Holdings (Pty) Limited**

Reg no: 1998/005199/07 is a juristic representative of:  
One Commercial Motor and Liability (Pty) Ltd. FSP: 8783  
Underwritten by Absa Insurance Risk Management Services Ltd.

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### PLEASE NOTE:

**THIS BROCHURE CONTAINS PRODUCT SUMMARIES ONLY.  
PLEASE REFER TO POLICY TERMS AND CONDITIONS FOR DETAIL.**



One Commercial Motor and Liability (Pty) Ltd. FSP 8783  
Underwritten by Absa Insurance Risk Management Services LTD

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# Regional & Area Offices

Regional representation allows brokers easy access to underwriting and claims staff.

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## Polokwane

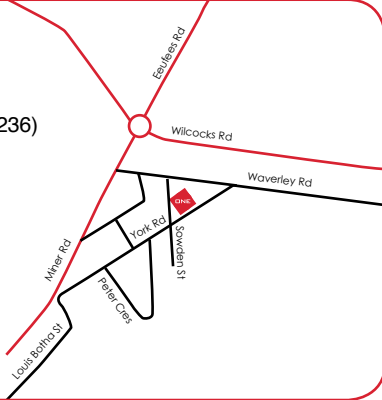
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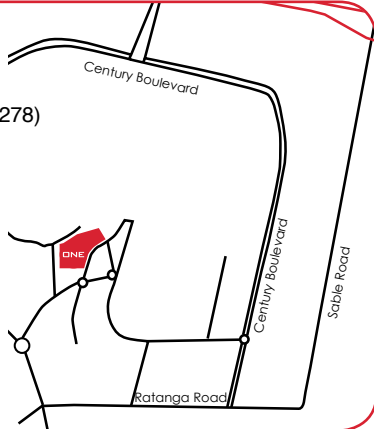
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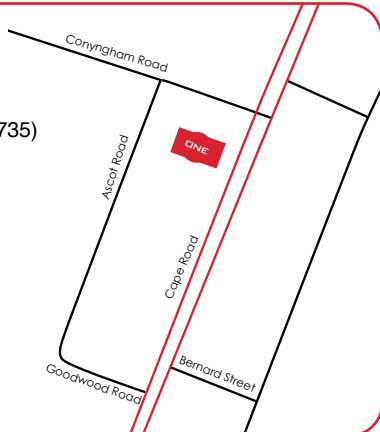
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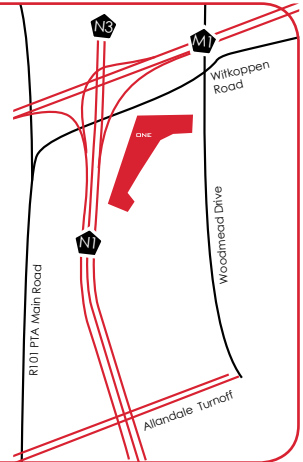
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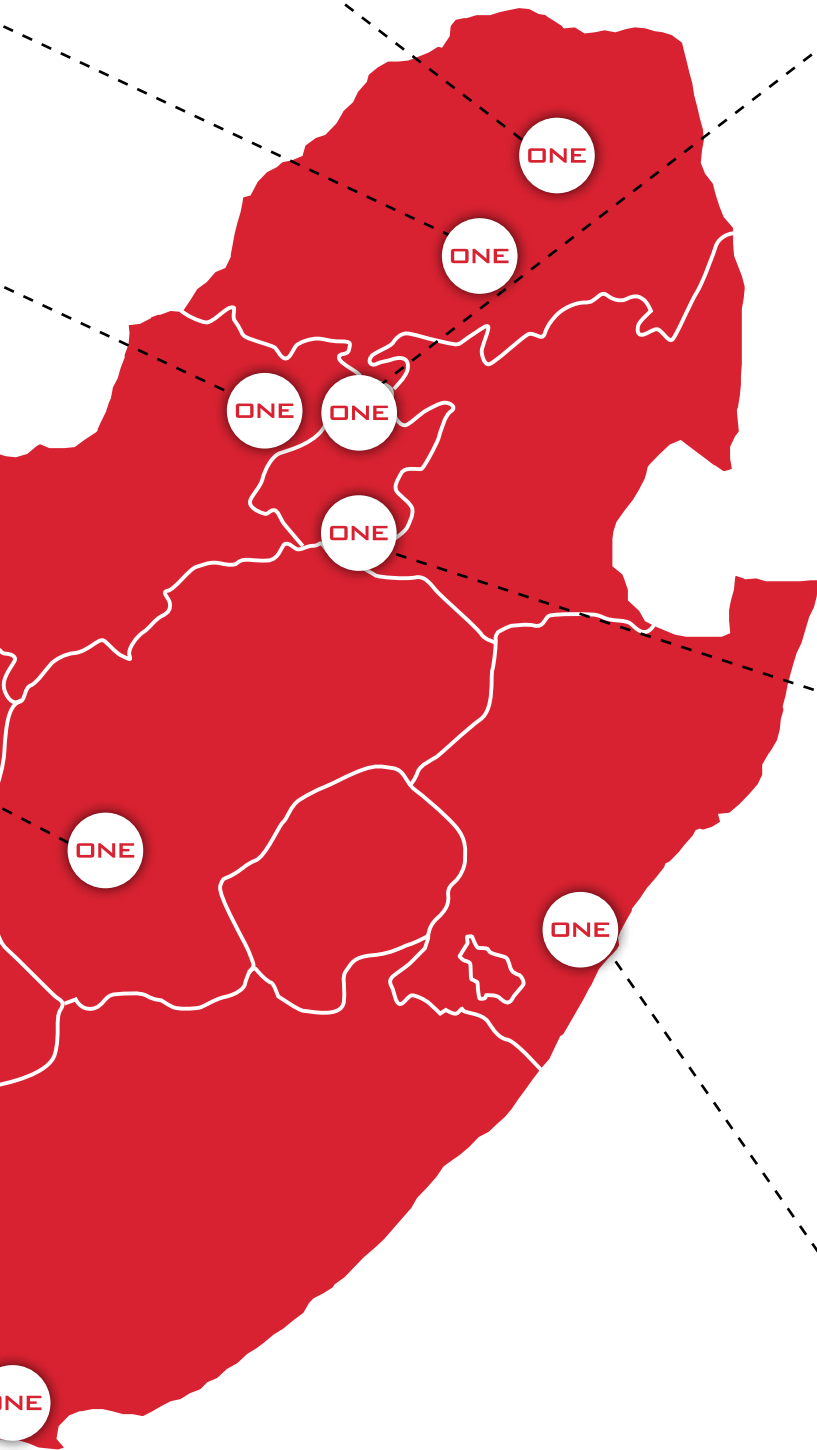
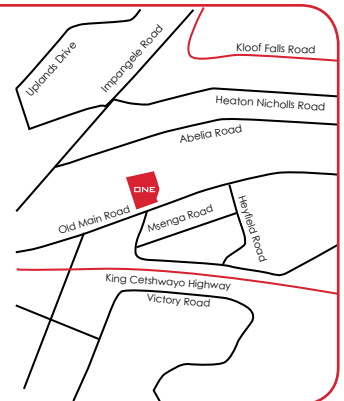
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# Agri

The ONE Agri Policy is designed to protect the farmer's agricultural assets.

## Target Market

- Bona fide farmers

## Key Benefits

- Cover for all agricultural and personal assets
- Cover for trauma counselling up to R10 000
- Specialist cover for farming vehicles and implements
- Cover for damage to the tyres of implements up to R35 000 per tyre
- Cover for firefighting costs up to R100 000 under the spread of fire extension in the public liability section
- Hunting liability cover

## Cover Available

- Irrigation systems on wheels and centre pivots covered comprehensively and on first-loss basis
- Broadform liability
- Spread of fire
- Comprehensive insurance for the wine and vine-related industry
- Comprehensive game insurance
- Comprehensive livestock insurance
- Hunting-bow and firearm insurance
- Machinery breakdown, business interruption and deterioration of stock
- Adventure 4x4 cover
- Directors and Officers liability cover
- Road cover
- Roadside and home assistance

## Exclusions

- Crop insurance

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Agri

ONE



# General Commercial

The ONE General Commercial Policy is designed to cover the risks of small to medium-sized business enterprises.

## Key Benefits

- Road cover
- Roadside assistance

## Sections Available

- Fire and allied perils
- Buildings combined
- Office contents
- Business interruption
- Accounts receivable
- Theft
- Money
- Glass
- Fidelity
- Goods in transit
- Business all risks
- Accidental damage
- Broadform liability
- Directors and Officers liability
- Employers liability
- Stated benefits
- Group personal accident
- Motor
- Electronic equipment
- Machinery breakdown
- Business interruption following machinery breakdown
- Motor traders internal risk
- Motor traders external risk
- Homeowners
- Household contents
- Personal liability
- Personal all risks
- Private motor

## Bed and Breakfast

The ONE Bed and Breakfast Policy is designed for the owners of registered B&B establishments.

### Target Market

- Registered small to medium-sized B&Bs
- Registered guesthouses with a maximum of fifteen (15) rooms
- Managers and/or owners residing on the premises of such establishments

### Key Benefits

- Cover for the entire facility, including buildings, contents, vehicles and liabilities
- Bilking cover up to R10 000
- Cover for loss of rent or alternative accommodation cover up to 25% of the sum insured for household contents
- Cover for external signs, blinds and canopies up to R20 000
- Cover for damage to landscaped gardens, water features and statues up to R15 000
- Accidental damage cover up to R20 000
- Theft cover for guest property up to R15 000
- Power surge cover up to R25 000
- Cover for geysers and water apparatus up to R15 000
- Cover for the contents of fridges and freezers up to R15 000
- Cover for the medical expenses of guests and domestic employees up to R5 000
- Accidental death cover for guests on the premises following an accident up to R10 000
- Cover for trauma counselling following armed robbery up to R5 000 per event
- Road cover
- Roadside and home assistance

### Optional Extensions

- Cover for the theft of underground cables up to R15 000
- Retaining wall cover up to R10 000

## Church and Charity

The ONE Church and Charity Policy is designed for churches, charities, non-government and non profit organisations.

### Target Market

- Churches
- Religious centres
- Non-profit organisations (NPOs)
- Non-government organisations (NGOs)
- Orphanages and children's homes

### Key Benefits

- Cover for the entire facility, including buildings, contents, vehicles and liabilities
- Personal accident cover for the minister and their spouse
- Contents cover for the manse up to R20 000
- Locks and keys covered up to R5 000
- Cover for the contents of fridges and freezers up to R1 500
- Cover for trauma counselling following armed robbery up to R5 000 per event
- Cover for groceries in transit up to R2 500
- Fidelity cover up to R10 000
- Geyser cover up to R10 000
- Glass insured on a first-loss basis
- Road cover
- Roadside and office assistance

## Driving School

The ONE Driving School Policy is designed to meet the needs of the driving-school owner.

### Target Market

- Registered driving instructors
- Accredited driving schools

### Key Benefits

- Comprehensive motor cover
- Cover for personal or business property belonging to the driving-school owner
- Premium discounts available for multi-vehicle policies
- Cover for the vehicle, even with a learner driver under instruction
- No additional excess for learner drivers under instruction, regardless of age
- Road cover
- Roadside and office assistance

### Optional Extensions

- Loss of income for business use
- Car hire for private use
- Excess reducer
- Credit shortfall

## Education

The ONE Education Policy is designed to meet the insurance needs of registered educational institutions.

### Target Market

- Private schools
- Public schools
- Pre-primary schools
- Church schools
- Other educational institutions

### Specialist Features

- Personal accident cover for students and staff is available as an optional extension or on a stand-alone basis

### Key Benefits

- Cover for the entire educational facility, including all assets, liabilities and vehicles
- Geysers cover up to R10 000
- Cover for the cancellation of events up to R5 000
- Comprehensive motor cover includes loss of use up to R300 per day for a maximum of 15 days
- Cover for the deterioration of stock up to R5 000
- Cover for trauma counselling up to R10 000 per event
- Liability cover inclusive of cover for food poisoning and product liability up to R1 000 000 respectively
- Road cover
- Roadside and office assistance

### Exclusions

- Not available to unregistered educational institutions

## Edu Emergency Assist

The ONE Edu Emergency Assist Policy provides personal accident cover and emergency assistance for all learners and staff of a registered educational institution, providing the governing body and principal with complete peace of mind in the event of an emergency.

### Target Market

- Private schools
- Public schools
- Pre-primary schools
- Church schools
- Other educational institutions

### Key Benefits

- Prompt supply of vital medical and contact information in an emergency
- Management of all accident procedures
  - Panic-button activation by educators
  - Satellite tracking of injured person's position
  - Assistance in dispatching emergency medical services (EMS), for example ambulance and fire department
  - Guaranteed acceptance and treatment of learners and staff at registered medical facilities
- Medical cover for all learners and staff following an accident up R100 000 per person

### Exclusions

- Not available to unregistered educational institutions

## Garage

The ONE Garage Policy is designed for the unique risks of the fuel-retail industry.

### Target Market

- All fuel stations
- Related business enterprises on the premises of fuel stations such as convenience stores, food outlets and car washes

### Specialist Features

- The cover is flexible, enabling us to design a tailor-made solution for your business

### Key Benefits

- Cover for cash in transit, credit-card fraud and personal accident assault under the money section
- Public liability inclusive of forecourt negligence cover where employees dispense the incorrect grade of fuel into a customer's vehicle, causing damage to the vehicle and retailer liability

### Automatic Extensions

- Automatic extensions under the fire section include
  - fuel leakage
  - contamination of fuel
  - landslip and subsidence
  - contents of fridges and freezers
  - shade netting and canopies
  - vehicles on premises
  - trauma counselling
  - fatal injury

## Home-based Entrepreneur

The ONE Home-based Entrepreneur Policy is designed for the small to medium-sized enterprise that is operated from home.

### Target Market

- Small to medium-sized commercial enterprises that are operated from home

### Key Benefits

- Combined cover for business and personal assets, liabilities and vehicles
- Road cover
- Roadside and home assistance



# Hospitality

The ONE Hospitality Policy is designed to meet the needs of the hospitality industry.

## Target Market

- Guest houses
- Small hotels
- Boutique hotels
- Game lodges
- Conference centres
- Wedding venues
- Spas
- Golf courses
- Golf estates

## Key Benefits

- Cover for the entire facility, including buildings, contents, motor vehicles and liabilities
- Cover for damage to external signs, blinds and canopies up to R15 000
- Cover for damage to landscaped gardens, water features and statues up to R15 000
- Malicious damage cover up to R10 000
- Cover for geysers and water apparatus up to R15 000
- Cover for damage to the general contents and stock of the establishment because of weapon discharge up to R10 000
- Cover for leakage of alcohol and beverages up to R15 000
- Cover for the contents of fridges and freezers up to R25 000
- Cover for guest property following armed robbery up to R5 000
- Cover for trauma counselling following armed robbery up to R5 000 per event
- Franchise fee cover
- Bomb scare cover up to R50 000
- Cover for infectious disease, pollution, and attacks by sharks or other wild animals up to R50 000
- Cover for ventilation failure up to R20 000
- Cover for loss of game due to veld fire up to R50 000
- Cover for prevention of access to the premises
- Road cover
- Roadside assistance

## Optional Extensions

- Event cancellation
- Deterioration of stock
- Machinery breakdown
- Business interruption following machinery breakdown
- Grass sporting facilities
- Emergency medical evacuation for staff and guests
- Fare-paying passenger liability
- Broadform liability
- Spread of fire
- Loss of specified tourist attraction
- Damage to buildings caused by wild animals

## Professional

The ONE Professional Policy is designed to meet the needs of professionals for their business and personal assets.

### Target Market

- Doctors
- Lawyers
- Pharmacists
- Registered financial service providers (FSPs)
- Other professionals

### Key Benefits

- Combined cover for business and personal assets, liabilities and vehicles
- Electronic equipment covered under office contents
- Forcible entry stipulation not required under the theft section
- Professional indemnity excess covered up to R15 000
- Dispensing risk covered up to R20 000
- Road cover
- Roadside and office assistance

## Restaurant

The ONE Restaurant Policy is designed to meet the needs of the restaurant and franchise food industry.

### Target Market

- Restaurants
- Franchise restaurants
- Franchise food outlets

### Specialist Features

- This policy provides wider cover than the General Commercial Policy, and includes a significant number of extensions and benefits to meet the needs of the restaurateur.

### Key Benefits

- Cover for the entire facility, including buildings, contents, motor vehicles and liabilities
- Cover for damage to external signs, blinds and canopies up to R15 000
- Cover for damage to landscaped gardens, water features and statues up to R15 000
- Theft cover for external fixtures and fittings up to R10 000
- Malicious damage cover up to R10 000
- Cover for damage to general contents and stock because of weapon discharge up to R10 000
- Cover for the leakage of alcohol and beverages up to R15 000
- Cover for the contents of fridges and freezers up to R25 000
- Cover for guest property following armed robbery up to R5 000
- No basic excess under material damage sections
- Franchise fee cover
- Bomb scare cover up to R50 000
- Cover for infectious disease, pollution, and attacks by sharks or other wild animals up to R50 000
- Cover for ventilation failure up to R20 000
- Cover for loss of liquor licence
- Road cover
- Roadside assistance

### Automatic Extensions

- Theft cover for staff and guest property

### Optional Extensions

- Deterioration of stock
- Machinery breakdown
- Business interruption following machinery breakdown
- Broadform liability
- Product liability
- Fidelity cover
- Loss of specified tourist attraction
- Basic motor excess helper

## Sectional Title

The ONE Sectional Title Policy is designed to provide an all-inclusive product for sectional title property complexes.

### Target Market

- Domestic complexes and developments
- Commercial complexes and developments
- Light industrial complexes and developments
- Homeowners associations

### Specialist Features

- The policy complies with all the relevant sectional title legislation
- For homeowners associations, we can insure single dwellings on request

### Key Benefits

- Cover for the entire sectional title facility, including all buildings, common property, contents, vehicles and liabilities
- Cover for loss of rent up to 30% of the sum insured for each unit
- Inflation and escalation cover
- Cover for office contents up to R100 000
- Money cover, inclusive of personal assault cover up to R50 000
- Machinery breakdown cover up to R50 000
- Trustees indemnity cover up to R5 000 000
- Employers liability cover up to R2 500 000
- Public liability cover up to R30 000 000
- Cover for geyser replacement and maintenance
- Road cover

### Optional Cover Available

- The levy guarantee insures the body corporate against defaulting levy payments. It includes cover for electricity and water charges, as well as special levies. Please refer to the Levy Guarantee under the ONE Guarantee Section on p18 of this brochure.

## TourSafe

The ONE TourSafe Policy is designed to provide comprehensive insurance and peace of mind for tour operators and other business enterprises related to the tourism industry.

### Target Market

- Tour operators
- Tour guides
- Adventure operators
- Field guides
- Overland operators
- Shuttle services
- Tourist accommodation establishments

### Key Benefits

- Cover for the entire tour operation, including buildings, vehicles, personal accident and liability
- Specialised broadform liability cover
- Roadside assistance

### Optional Cover

- Motor cover for vehicles carrying fare-paying passengers
- Liability cover for fare-paying passengers
- Broadform liability inclusive of cover for errors and omissions
- Stand-alone professional indemnity cover
- Cover for cancellation of events
- Production compensator
- Credit shortfall cover

### Endorsements

- Federation of South African Tourist Guide Associations (FSATGA)
- Gauteng Guides Association (GGA)

## Contractors All Risk

The ONE Contractors All Risk Policy is designed to cover the full range of civil and construction engineering risks pertaining to the construction industry.

### Target Market

- Principal Owners
- Owner Builders
- Developers
- Main contractors
- Subcontractors

### Specialist Features

- This policy provides all risk cover, protecting the main players in the construction industry.
- The cover is flexible, enabling us to design a tailor-made product to suit the contractual needs of the client

### Key Benefits

- Cover for a wide range of projects, including
  - General construction (malls and hospitals)
  - Office parks and warehouses
  - Roads
  - Sewerage, water, pipeline or electrical reticulation
  - Towers
  - Sectional title (commercial and domestic complexes)
  - Private dwellings
- Public liability cover
- Escalation cover up to 30% of the original contract price

## Engineering

The ONE Engineering Product Suite is designed to cover the following products on a stand-alone basis:

**Machinery Breakdown**  
**Business Interruption (following machinery breakdown)**  
**Deterioration of Stock (following machinery breakdown)**  
**Transit and Erection**  
**Electronic Equipment**  
**Contractors All Risk**  
**Plant All Risk.**

### Target Market

- Domestic and commercial business enterprises
- Manufacturing and retail industry
- Users of electro-medical, computers and electronic equipment
- Construction Industry

### Specialist Features

- The cover is flexible, enabling us to design a tailor-made product to suit the needs of the client

### Key Benefits

- All products available on a stand-alone basis

#### **Machinery Breakdown**

- Cover for sudden, unforeseen and accidental damage to specified plant and machinery on an individual basis
- Cover for express delivery and overtime incurred, up to 50% of the repair cost, subject to a maximum of R50 000
- Cover for damage caused by operator negligence

#### **Business Interruption**

- Cover for loss of profit following machinery breakdown

#### **Deterioration of Stock**

- Cover for deterioration of stock and foodstuff as a result of machinery breakdown

#### **Transit and Erection**

- Cover for the construction of predominantly steel structures
- Cover for the relocation of plant and machinery
- Testing and commissioning of new equipment

#### **Electronic Equipment**

- Cover for all types of electronic equipment, including individual items
- Worldwide cover for laptops

## Plant All Risk

The ONE Plant All Risk Policy is designed to cover mobile and static equipment.

### Target Market

- Clients using own or hired plant
- Clients hiring plant out

### Key Benefits

- Cover for plant in transit
- Cover for claims preparation costs up to 10% of the claim, subject to a maximum of R20 000
- Cover for express delivery and overtime up to 50% of the claim for repair or replacement, subject to a maximum of R50 000
- Cover for additional equipment up to 15% of the total sum insured
- Third party road risk cover available

### Optional Extensions

- Loss of hire fees
- Public liability cover
- Windscreen excess buy-down



## Fuel Station Guarantee

The ONE Fuel Station Guarantee is designed for the fuel industry as a unique and accepted alternative to the traditional bank guarantees. Underwritten by Absa Insurance Company Ltd, our AAA credit rated guarantee is accepted by all fuel companies.

### Target Market

- New retailers who are required to provide the fuel company with guarantees before taking occupation
- Existing retailers trading on hard cash
- Existing retailers with bank guarantees
- Multiple site owners with bank guarantees

### Specialist Features

- This guarantee is the only insurance guarantee product accepted by all fuel companies
- ONE is able to do a back-to-back guarantee with Absa Bank in order to provide fuel companies with a bank guarantee whilst giving the retailer the benefit of the insurance guarantee
- New retailers do not have to budget capital to provide a guarantee, thus assets are freed up for better use in the business
- Existing retailers trading on hard cash can now provide a guarantee in order to trade on ACB or debit terms without tying up assets
- Existing retailers can top up existing guarantee values, which is especially beneficial with the increasing fuel prices
- Existing retailers with bank guarantees can replace these with our product to release the assets tied up in the bank guarantee, allowing a liquidity injection
- The premium is an operating expense of the business, and is written off against taxable income

### Key Benefits

- Cover for items as stipulated by the fuel company such as petroleum product purchases (including stock on consignment), rental and utilities
- No collateral required

## Construction Guarantee

The ONE Construction Guarantee is one of the leading guarantee products in the construction industry.

### Target Market

- Construction companies with successful track records of having completed projects on time and within budget, while maintaining the highest quality standards

### Specialist Features

- This insurance guarantee is widely accepted in the construction industry as an alternative to bank guarantees
- It is tax efficient, and competitive in pricing and collateral terms

### Guarantee Types

- Performance guarantees
- Retention guarantees
- Advance payment guarantees
- Bid or tender guarantees

### Guarantee Limits

- Up to R50 000 000 per client or group of clients

## Rental Deposit Guarantee

The ONE Rental Deposit Guarantee is a unique insurance solution for companies leasing their business premises. It offers the landlord an insurance guarantee as security, thus replacing the need to provide a cash deposit or bank guarantee as security for the lease.

### Target Market

- Retail tenants in established regional shopping centres
- Commercial business tenants in established office parks
- Industrial business tenants in established business parks

### Specialist Features

- If the tenant qualifies, collateral may not be required
- Existing tenants with bank guarantees or cash deposits held by the landlord, can replace these with our product to release the cash or assets tied up in the bank guarantee, thus injecting capital back into their business
- The premium is an operating expense of the business, and is written off against taxable income
- Escalation of rental deposits as required by the landlord (on an annual basis or on lease renewal) is easily achieved without requiring additional cash or asset investment

### Key Benefits

- Variable cover from one (1) to six (6) months for items stipulated by the landlord, such as monthly rental of the premises, utilities, rates, etc

## Levy Guarantee

The ONE Levy Guarantee is designed to protect bodies corporate against members defaulting with their levy payments.

### Target Market

- Sectional title schemes
- Homeowners associations

### Specialist Features

- The guarantee ensures that the complex is financially stable, and that budgeted maintenance and upgrades can be completed
- Legal fees and debt-collection costs will no longer impact on the finances of the body corporate

### Key Benefits

- Substantial cover up to 10% of the sum insured for each unit
- Cover for electricity and water charges
- Cover for special levies

# Directors and Officers

The ONE Directors and Officers (D&O) policy has been specifically designed for Small and Medium Enterprises. It is not available for large corporates or listed companies. Given the recent changes in legislation, Directors and Officers of a Company are now able to be sued by their employees, shareholders and Company creditors in their personal capacities. The ONE D&O policy is a sleep easy product that ensures that the Directors and Officers of the Company are protected in their personal capacity from these claims.

## Affordable and Effective Cover:

- Cover of R1 million
- The cost is only R65 per month
- The underwriting process is quick and easy

## The ONE D&O Policy Provides:

- Cover for the Directors and Officers for small to medium sized businesses for:
  - a wrongful act in their professional conduct as Director or Officer of the company
- Wrongful act includes actual or alleged neglect; error; breach of trust; omission; misleading statement; breach of warranty of authority and misstatement
- Legal defence costs are included
- Spouses of the Directors and or Officers are also covered
- A claim includes any criminal prosecution forthcoming from his actions as a Director or Officer of the company
- A claim includes any administrative or regulatory proceeding instigated against the insured

## Key benefits of the ONE D&O Policy:

- Advancement of reasonable Costs and Expenses prior to the settlement of the Claim
- Insurers will pay fees, costs and expenses of:
  - Public Relations consultants
  - Crisis management firms
  - Emergency defence costs cover
- Automatic acquisition cover included
- Change in Control Transaction cover offered for claims prior to change

## Exclusions of the ONE D&O Policy includes:

- Bodily injury or harm or loss to tangible property
- Professional advice given in consideration for a fee
- Wilful misconduct
- USA and Canada territorial limits
- Pollutants

Liability

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# Liability Scheme

The ONE Liability Scheme is designed as a stand-alone facility to complement commercial and personal policies.

## Target Market

- Motor business, including commercial vehicles and busses
- Transporters
- Personal and commercial policies

## Key Benefits

- Indemnity against legal liability for property damage and bodily injury
- Available as an excess layer above an approved underlying policy wording, subject to a minimum R5 000 000
- Fare-paying passenger liability cover for all forms of motor, such as shuttle services and game drives for tourists, students, and commuters, specifically including fare-paying passengers
- Top-up liability options available

Liability

ONE

insurance done right

## Professional Indemnity

The ONE Professional Indemnity Policy covers the costs of defence, legal representation, and judgements and settlements resulting from claims made against the insured.

### Target Market

- Short-term insurance brokers with an approved ONE agency

### Key Benefits

- Cover against negligent acts, errors and omissions
- Cover against wrongful acts arising from the provision of professional services by the financial services provider (FSP)
- Cover for legal defence costs
- Defamation cover
- Cover for computer crime
- First reinstatement of cover
- Cover for breach of confidentiality

### Optional Extensions

- Cover for loss of documents
- Cover for fraudulent or dishonest acts of employees
- Second reinstatement of cover
- Support staff cover
- Cover for costs and expenses as defined

# Marine Cargo

The ONE Marine Cargo Policy is designed to provide tailor-made solutions for import and export of goods.

## Target Market

- Large corporate companies
- Listed entities
- Multinational companies
- Local small, medium-sized and large business enterprises

## Specialist Features

- ONE is able to provide a complete insurance solution for the marine client, inclusive of liability cover
- Facultative individual marine policies or certificates of insurance are issued for a certain period, usually a specific voyage shorter than three (3) months
- The premium for annual twelve-month cover based on deposit, is calculated from the estimated value of shipments, and adjusted at the end of the policy period on the actual value of shipments
- Rates for open policies are agreed in advance, and premiums only paid once the shipments are declared
- Stock throughput cover for the import and local transit of cargo, and cover for stock exposure whilst in storage, are combined into a single policy

Marine

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# Marine Commercial Hull

The ONE Marine Commercial Hull Policy is designed to cover the vessel against varying degrees of material loss, ranging from restricted cover against total loss only, to wider cover, which can even include the breakdown of machinery.

## Target Market

- Small commercial fishing vessels to large fishing companies

## Specialist Features

- We have a claims and underwriting team with extensive experience in both the South African and Namibian hull insurance markets
- The cover is flexible, enabling us to design a tailor-made solution for the client, for example
  - Full cover
  - Full cover, excluding machinery breakdown
  - Total loss, including salvage charges, towing costs, general average, and sue and labour
- We can accept risks of up to R50 000 000 for any one vessel
- We specialise in the insurance of fleets or singleton fishing vessels, non-fishing vessels, barges and tugs

## Key Benefits

- Cover as defined by internationally accepted conditions, like the Institute Time Clauses (Hulls) and the Institute Fishing Vessel Clauses
- Cover for increased value and disbursements, in addition to underlying hull cover
- Liability cover inclusive of collision cover, as well as protection and indemnity (P&I) liability cover, if required
- Cover for loss of hire
- Cover for war and strikes
- Mortgagee interest cover
- Shipbuilders cover

# Marine Goods in Transit

The ONE Marine Goods in Transit Policy is designed to provide tailor-made solutions for goods in transit.

## Target Market

- Large corporate companies
- Listed entities
- Multinational companies
- Local small, medium-sized and large business enterprises

## Key Benefits

- Cover for intermediate storage
- Cover for the removal of debris up to R25 000
- Cover for standard 6m and 12m long shipping containers up to R15 000 and R30 000 respectively
- Cover for loading and offloading of cargo

## Optional Cover

- Transport broker cover
- Combined goods in transit and carrier liability
- Freight-forwarders liability

Marine

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# Marine Pleasure Craft

The ONE Marine Pleasure Craft Policy is designed for people using their watercraft for leisure purposes.

## Target Market

- Private individuals and schemes

## Key Benefits

- Cover for a wide range of pleasure craft, including
  - Yachts
  - Motor launchers
  - Jetskis
  - Rubber ducks
  - Speedboats
  - Ski boats
- Cover for the hull, personal effects, and electronic and other equipment
- Third-party and passenger liability cover up to the value of the hull, subject to a maximum of R5 000 000
- Variable excess options available
- Worldwide cover in respect of cruising and territorial waters

Marine

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## Collectable Car

The ONE Collectable Car Policy is designed to provide cover for collectable and classic cars on a stand-alone basis.

### Basic Requirements

- Named driver clause
- Restricted mileage clause

### Specialist Features

- The rating on the product is more competitive due to the specialist technical knowledge of the underwriters
- In the event of total loss, the salvage remains the property of the insured
- Standard motor excesses apply
- Claims are settled on an agreed-value basis

### Key Benefits

- Cover for a wide range of cars, including
  - Vehicles 20 years and older
  - Vintage cars
  - Classic cars
  - Collectable cars
  - Custom-designed vehicles
- Cover for airfreight or importing of parts up to R2 500
- Windscreen cover up to R10 000
- Cover for emergency repairs up to R3 000
- Repatriation cover up to R10 000
- Cover for the removal of the wreckage up to R10 000
- Road cover

## Device

The ONE Device Policy provides affordable, comprehensive cover for electronic devices.

### Specialist Features

- Fast-track claims settlement ensures that your device is replaced the very same day
- The policy provides worldwide cover on an all risk basis

### Key Benefits

- Cover for a wide range of electronic devices, including
  - Mobile phones
  - Laptops
  - iPods, iPads, tablets and e-readers
  - Accessories
  - Bluetooth devices and car kits
- SIM-card replacement cover
- Unauthorised usage cover when device is lost or stolen
- Defamation liability cover up to R100 000

# LeSure

The ONE LeSure Product Suite is designed for the leisure enthusiast – by enthusiasts who share the same passion.

## Specialist Features

- This product suite provides tailor-made all risk and liability cover to meet the unique requirements of the activity
- The rating is specifically calculated to acknowledge that equipment and gear are used irregularly, being in storage most of the time
- Options are available on a first-loss basis, or for the full sum insured
- The policy provides worldwide cover, also whilst equipment is in transit
- Annual or monthly payment options are available

## Key Benefits

- Cover for a wide range of leisure activities, including
  - Fishing
  - Scuba diving
  - Hunting and shooting
  - Golf
  - Hang gliding
  - Paragliding, including powered paragliding
  - Parasailing
  - Skydiving
  - Paddling
  - Boardsurfing
  - Kitesurfing
  - Windsurfing
  - Camping and hiking
  - Photography
  - Birding
  - Cycling
  - Other leisure activities
- Broadform liability cover
- Personal accident cover

Personal

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# Personal Over 30s

The ONE Personal Over 30s Policy is designed to cover the individual's personal assets.

## Target Market

- Policy holders over the age of 30

## Key Benefits

- Household contents cover up to R4 000 000
- Domestic building cover up to R10 000 000
- Limited landslip and subsidence cover
- Worldwide all risk cover for general items up to R50 000, or specified items up to R200 000
- Accidental damage cover up to R10 000 under household contents
- Power surge cover up to R25 000
- Personal liability cover for legal liability arising from accidental death, bodily injury, and damage to property
- Cover for small pleasure craft, including third-party liability
- Motor cover, not only for private motor vehicles, but also for trailers, caravans and touring motorcycles
- Road cover
- Roadside and home assistance

Personal

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## Pensioner

The ONE Pensioner Policy is designed to meet the needs of the bona fide retiree.

### Target Market

- Retired people over the age of 55

### Specialist Feature

- Cover is provided as per Personal Over 30s Policy, but the Pensioner policy is excess free and the rates are more competitive

### Key Benefits

- Comprehensive cover for
  - Homeowners (buildings)
  - Householders (contents)
  - Personal liability
  - Personal all risks
  - Personal accident
  - Private motor vehicles
  - Pleasure craft
- Road cover
- Roadside and home assistance
- No excess required

### Optional Extensions

- Car hire and credit shortfall



## Personal Accident

The ONE Personal Accident Policy is designed to provide cover for accidental death, temporary or permanent disablement and medical expenses.

### Target Market

- Medium to large corporate companies

### Specialist Features

- The policy provides tailor-made cover to meet the client's specific needs
- If circumstances warrant a post-mortem, 25% of the accidental death benefit will be paid, subject to a maximum of R100 000 and an undertaking to refund the payment, should the post-mortem report confirm no cover in terms of the policy
- An exclusion-free buy-out extension is a unique option

### Key Benefits

- Cover for a wide range of product options, including
  - Group personal accident and stated benefits
  - Dread disease
  - Scheme business
  - Expatriation
  - Product enhancements

## Brick Transport

The ONE Brick Transport Policy is designed to meet the needs of brick transport contractors.

### Target Market

- Brick transporters with small trucks and heavy commercial vehicles (HCVs) who travel within a 300km radius from, and return to their homebase at night

### Specialist Features

- A fixed-value option allows the policy holder to set the sum insured per vehicle, whereupon claims will be settled
- If the sum insured is adequate, credit shortfall will be included

### Key Benefits

- Comprehensive motor cover
- Claims settled on full retail value
- Cover for wreckage removal and cleanup, subject to a maximum of R25 000
- Cover for accidental damage to vehicle-mounted cranes
- Cover for goods in transit for R30 000 per load
- Excess-free windscreen cover if using the approved process of replacement
- Motor liability cover for R10 000 000
- Fire and explosion cover for R10 000 000
- Free tool of trade extension for vehicle-mounted cranes
- Road cover
- No average applicable
- Franchise excess of R10 000 in respect of own damage section

### Optional Extensions

- Loss of use cover
- Theft, hijack and total loss excess helper
- Own damage excess helper
- Third-party excess helper
- Windscreen cover
- Repatriation helper
- Increased cover for goods in transit

### Exclusions

- Self-drive hired vehicles
- Public vehicles
- Military vehicles
- Emergency vehicles

## Commuter

The ONE Commuter Policy is designed for the vehicle owner who carries fare-paying passengers.

### Target Market

- Mini- and midibus owners driving vehicles with up to 36 seats
- Sedan vehicle owners carrying fare-paying passengers

### Key Benefits

- Comprehensive motor cover
- Claims settled at retail value plus 10% for Toyota vehicles
- Road cover

### Optional Extensions

- Excess helper reduces the basic excess by R3 000
- Downtime cover has a weekly limit of up to R2 500, subject to a maximum of R10 000 for four weeks, paid to the taxi owner while the taxi is not in use and undergoing repairs due to an insured event
- Personal accident cover for the driver, including accidental death and permanent disability cover, subject to a maximum of R25 000
- Passenger liability cover up to R20 000 000

### Endorsements

- SA Taxi Finance

## Long Haul

The ONE Long Haul Transport Policy is designed to meet the needs of the long haul contractor.

### Target Market

- Silver Product for small to medium-sized transport contractors
- Platinum Product for clients with a fleet of 30 vehicles or more, who can support their own rating structure, and require either
  - Aggregate excesses
  - Burners
  - Co-insurance or
  - Our unique funding concept

### Specialist Features

- The Platinum Product offers the advantages of stabilised cash flow, deferred income tax and VAT recoverable on the total insurance cost
- A fixed-value option allows the policy holder to set the sum insured per vehicle, whereupon claims will be settled
- If the sum insured is adequate, credit shortfall will be included

### Key Benefits

- Comprehensive motor cover
- Claims settled on full retail value
- Cover for wreckage removal and cleanup, subject to a maximum of R25 000
- Excess-free windscreen cover if using the approved process of replacement
- Motor liability cover for R2 500 000
- Fire and explosion cover for R2 500 000
- Road cover
- No average applicable

### Optional Extensions

- Loss of use cover
- Cover for goods in transit
- Theft, hijack and total loss excess helper
- Own damage excess helper
- Third-party excess helper
- Windscreen cover
- Repatriation helper
- Increased third-party liability

### Exclusions

- Self-drive hired vehicles
- Public vehicles
- Military vehicles
- Emergency vehicles

## Owner Driver

The ONE Owner Driver Policy is designed to meet the needs of vehicle owners who drive their own small truck or heavy commercial vehicle (HCV).

### Target Market

- Owner drivers with a single small truck or heavy commercial vehicle (HCV)

### Specialist Features

- A fixed-value option allows the policy holder to set the sum insured per vehicle, whereupon claims will be settled
- If the sum insured is adequate, credit shortfall will be included

### Key Benefits

- Comprehensive motor cover
- Claims settled on full retail value
- Cover for wreckage removal and cleanup, subject to a maximum of R25 000
- Cover for goods in transit for R30 000 per load
- Excess-free windscreen cover if using the approved process of replacement
- Motor liability cover for R2 500 000
- Fire and explosion cover for R2 500 000
- Road cover
- No average applicable
- Franchise excess of R5 000 in respect of own damage section

### Optional Extensions

- Loss of use cover
- Theft, hijack and total loss excess helper
- Own damage excess helper
- Third-party excess helper
- Windscreen cover
- Repatriation helper
- Increased third-party liability
- Increased cover for goods in transit

### Exclusions

- Self-drive hired vehicles
- Public vehicles
- Military vehicles
- Emergency vehicles

## Sand and Stone Transport

The ONE Sand and Stone Transport Policy is designed to meet the needs of the contractor who transports sand and stone.

### Target Market

- Sand and stone transporters with small trucks and heavy commercial vehicles (HCVs) who travel within a 300km radius from, and return to their homebase at night

### Specialist Features

- A fixed-value option allows the policy holder to set the sum insured per vehicle, whereupon claims will be settled
- If the sum insured is adequate, credit shortfall will be included

### Key Benefits

- Comprehensive motor cover
- Claims settled on full retail value
- Cover for wreckage removal and cleanup, subject to a maximum of R25 000
- Cover for goods in transit for R30 000 per load
- Excess-free windscreen cover if using the approved process of replacement
- Motor liability cover for R10 000 000
- Fire and explosion cover for R10 000 000
- Road cover
- No average applicable
- Franchise excess of R10 000 in respect of own damage section

### Optional Extensions

- Loss of use cover available
- Theft, hijack and total loss excess helper
- Own damage excess helper
- Third-party excess helper
- Windscreen cover
- Repatriation helper
- Increased cover for goods in transit

### Exclusions

- Self-drive hired vehicles
- Public vehicles
- Military vehicles
- Emergency vehicles

## Short Haul

The ONE Short Haul Transport Policy is designed to meet the needs of the short haul contractor.

### Target Market

- Short-haul transporters with small trucks and heavy commercial vehicles (HCVs) who travel within a 300km radius from, and return to their homebase at night

### Specialist Features

- A fixed-value option allows the policy holder to set the sum insured per vehicle, whereupon claims will be settled
- If the sum insured is adequate, credit shortfall will be included

### Key Benefits

- Comprehensive motor cover
- Claims settled on full retail value
- Cover for wreckage removal and cleanup, subject to a maximum of R25 000
- Excess-free windscreen cover if using the approved process of replacement
- Motor liability cover for R2 500 000
- Fire and explosion cover for R2 500 000
- Road cover
- No average applicable

### Optional Extensions

- Loss of use cover available
- Cover for goods in transit
- Theft, hijack and total loss excess helper
- Own damage excess helper
- Third-party excess helper
- Windscreen cover
- Repatriation helper
- Increased third-party liability

### Exclusions

- Self-drive hired vehicles
- Public vehicles
- Military vehicles
- Emergency vehicles

# Wildlife

The ONE Wildlife Policy is designed to provide a solid risk-management solution for the African wildlife industry.

## Target Market

- Owners of ranches, game farms and nature reserves
- National and international game capture, translocation and relocation
- Owners of breeding, quarantine, rehabilitation, human interaction facilities and zoos
- Wildlife auctions on behalf of sellers and buyers
- Owners of film sets and trained animals
- Exporters and importers of wild animals by land, air or water
- Outfitters, taxidermists and collecting agents dealing with hunting trophies

## Specialist Features

- All risks are individually underwritten and packaged in such a way that it forms a unique risk solution
- The multi-peril policy wording provides for wider cover
- The policy wording includes industry-related definitions
- Various cover-path selections are available to suit specific relocation needs
- Wildlife specialists will conduct site visits on the farms to assist with risk management
- There is no impersonal call centre. These specialists are on call 24 hours a day, 7 days a week, 365 days a year

## Key Benefits

- Cover for pre-loss veterinarian fees with the option to extend
- Cover for escape and recovery costs with extended limits available
- Combined rate with deposit premium and payment options on selected risks
- Single risk cover available
- No-claim discounts on selected risks
- Emergency medical evacuation cover for humans on site
- Fatal injury benefit for humans on site
- Cover for trauma counselling
- All risk of mortality (ARM) cover, including cover for stress, illness and disease from day one
- Cover for accidental injury from, for example, venom poisoning and animal fighting, resulting in death
- Auction cover

## Optional Cover

- Emergency cover for game feed after a veld fire
- Cover for the costs of semen, embryos and containers

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Wildlife

ONE









