



INTEGRITY • INFLUENCE • INDEPENDENCE

“

## KNIGHTS PROMISE

To offer a genuine, rewarding, innovative long-lasting insurance experience to all our customers.

”

## WELCOME TO THE FAMILY

**Knights Insurance Brokers (Pty) Ltd** is a leading Corporate Consulting firm that specialises in, **Employee Benefits, Health Care** and **Short Term insurance** in South Africa, with rich experience and history. **Knights Insurance Brokers** was **established in September 1987**. Our service offering has since expanded but we have remained steadfast in our promise to act with **integrity and honour** when delivering industry-leading client solutions.



# CONTENTS

**The Knights Insurance Brokers Difference** 03

**Services Overview** 04

 **SHORT TERM INSURANCE** 05

**Construction and Engineering Cover** 06

**Commercial Business Cover** 07

**Commercial Motor Cover** 09

 **EMPLOYEE BENEFITS CONSULTING** 11

 **HEALTH CARE CONSULTING** 12

 **WEALTH MANAGEMENT CONSULTING** 13

**Our Commitment to Client Service** 14

# THE KNIGHTS INSURANCE BROKERS DIFFERENCE



For the last 35 years, **Knights Insurance Brokers** has been at the forefront of providing advisory services to clients in diverse professions. The group has clients in most provinces of SA and we help our clients manage over R40 billion in assets. In order to fulfil our promise to clients, we have structured Knights Insurance Brokers as a totally independent brokerage, specialising in short term insurance, medical aid and retirement fund consulting. This independence completely removes any conflicts of interest, allowing us to objectively tailor solutions for our clients that best serve their needs.

By cultivating excellent relationships with all the stakeholders in the Insurance and Risk Management value chain. We are able to provide highly reliable and professional services. Over the years, **Knights Insurance Brokers** has handled some of the biggest and most complex risks in the country from conceptualization, implementation, and operations.

**Knights Insurance Brokers (Pty) Ltd** is an authorised Financial Services Provider and Level 2 BBBEE.



# SERVICES OVERVIEW



**Knights Insurance Brokers** has developed excellent knowledge of products and offers services and cost effective solutions by:

- Analysing client requirements and recommending the best solutions to cover the assets of the clients and provide safeguards against unexpected liabilities.
- Negotiating and placing risks at the best terms with financially stable Insurance companies. At Knights, clients get value for money.
- Portfolio management – managing documentation and client service throughout the year.
- Claim Management ensures clients' claims are expeditiously dealt with.



# SHORT-TERM INSURANCE

## COMMERCIAL AND PERSONAL

### SHORT-TERM INSURANCE

Knights offer an advice-led solution for clients based on their specific requirements. This is reviewed continuously as and when a client needs change. As an independent brokerage, we are able to source the most appropriate covers with the least exclusions, at the most affordable premium, giving clients peace of mind so that they can rest assured. We believe in building long-term relationships with our clients as a trusted partner, rather than a self-serving service provider.



# SHORT-TERM INSURANCE

## CONSTRUCTION AND ENGINEERING



### CONTRACTORS ALL RISK COVER

Contractors All Risk policies are designed to ensure that you are protected in the event of sudden and accidental loss or damage to the property insured during the construction period.



### ALL RISK PLANT INSURANCE

Our All Risk Plant Insurance covers you for loss or damage to the Plant and / or Equipment while in use / in-transit / in storage.



# SHORT-TERM INSURANCE

## COMMERCIAL BUSINESS



### DIRECTORS, OFFICERS AND CYBER LIABILITY COVER FOR SMME'S

A necessity for all Business owners, Directors and Officers. Cover for Directors and Officers in the event of legal proceedings pertaining to failure to perform duties in relation to the company.

The cover includes cyber liability and exposure related to POPIA.



### GROUP PERSONAL ACCIDENT COVER

Cover for matters in relation to death, hospitalisation, temporary, permanent and total disability and loss of income.



# SHORT-TERM INSURANCE

## COMMERCIAL BUSINESS



### PROFESSIONAL INDEMNITY COVER AND P.I EXCESS REDUCER

Personal Indemnity Insurance covers legal costs and expenses incurred in the defense of the insured, including damages and costs in the event of inadequate advice or services resulting in financial loss to the insured's clients.

The excess reducer covers the excess of the Professional Indemnity Cover.



### PUBLIC LIABILITY AND TOUR LIABILITY COVER

The Public Liability Insurance covers the insured for property damage or personal injury suffered by a third party, where the insured is deemed to be responsible as a result of the insured's business activities.

The Tour Liability cover insures the Tour Operator against legal liability as a result of liability arising from the work of Sub-contractors. The cover includes legal costs and expenses.



# SHORT-TERM INSURANCE

## COMMERCIAL MOTOR INSURANCE



### CARGO CARRIERS LIABILITY

Covers the transporter against legal liability for property in their custody and control.

### GOODS IN TRANSIT COVER AND EXCESS REDUCER

Goods in Transit cover indemnifies the insured against the loss or damage to goods while being loaded, off-loaded or in transit.

The Excess Reducer insures the excess to the policy.



### MOTOR THIRD PARTY LIABILITY - EXCESS OF LOSS

A top-up policy that provides additional cover, over and above the underlying limit of indemnity.

### HEAVY AND ALL MOTOR COVER

All Risk Comprehensive cover for all motor vehicles.  
All Risk cover for Heavy Commercial vehicles.



# SHORT-TERM INSURANCE

## COMMERCIAL MOTOR INSURANCE



### NEW FOR OLD VEHICLE COVER - INCEPTION VALUE POLICY

This cover will enable your clients to claim the value of the vehicle at the inception of the policy as opposed to the current retail value of the vehicle at the time of total loss. This cover is over and above the comprehensive Insurance cover.

### PASSENGER LIABILITY AND PERSONAL ACCIDENT

This cover protects a business in an instance where the business may be liable in terms of the law for injury, death, or emotional shock of passengers while boarding, disembarking or on board the vehicle.



### ROADCOVER ROAD ACCIDENT FUND ASSIST

This cover manages your claim with the Road Accident Fund from start to finish, for members who are motor vehicle accident victims to be compensated in full by the Road Accident Fund at no cost to themselves.

### MEDICAL EVACUATION

This is a medical assistance service responding to motor vehicle accidents. An ambulance will be deployed to the scene of the accident and emergency medical assistance will be provided and victim taken to nearest appropriate medical facility.



# EMPLOYEE BENEFITS CONSULTING

## EMPLOYEE BENEFITS CONSULTING

Knights offer personalised employee benefit consulting on both an umbrella fund basis and a stand-alone client basis. We believe that both the employer and employee are clients and our service offering extends far beyond what traditional service providers offer to clients. Our independence ensures our clients' interests are always placed ahead of our own.

Knights have a proven track record, in structuring pension, provident funds and group risk structures.

### Retirement fund service offering



# HEALTH CARE CONSULTING

## HEALTH CARE CONSULTING

Knights is a trusted partner in assessing all medical aid benefits to ensure advice-led recommendations for our clients. Given the myriad of options available, both employers and employees require advice to select the most appropriate cover.

Knights Insurance Brokers offers a full range of medical services for both individual and corporate covers. The medical department negotiates for the best and most comprehensive inpatient covers.



# WEALTH MANAGEMENT CONSULTING

## WEALTH MANAGEMENT

Wealth is generated from generation to generation. We are here to help you begin to build that generational wealth or to establish and manage your generational wealth, through a partnership that is based on Integrity, transparency and care. We build long term relationships with our clients to ensure this. We offer a:

- Dedicated professionally qualified advisor
- Regular structured review process
- Long term financial plan incorporating retirement, death and disability
- Ongoing management of structures



## OUR COMMITMENT TO CLIENT SERVICE



We aim to gain and retain our client's trust by individual attention to their needs and by providing innovative and cost-effective solutions. To achieve this, we are committed to:

- Working as one Company, One team, with One vision and One Goal.
- Developing employees' skills and careers.
- Creating lasting relationships, based on mutual trust and confidence, with our customers, insurance markets and shareholders.
- Improving shareholder value participation in the communities in which we operate.





INTEGRITY • INFLUENCE • INDEPENDENCE





**KNIGHTS INSURANCE BROKERS PTY LTD**

REG NO: 2003/007344/07

FSP NO: 17761

TEL: +27 (0)11 452 9135 • FAX: +27 (0)86 500 5404

EMAIL: [INFO@KNIGHTSINSURANCE.CO.ZA](mailto:INFO@KNIGHTSINSURANCE.CO.ZA)

[WWW.KNIGHTSINSURANCE.CO.ZA](http://WWW.KNIGHTSINSURANCE.CO.ZA)