

# Business Insurance Products

Business Insurance Products combines traditional business policy sections to ensure that your business is comprehensively covered with the flexibility to include additional cover. Clauses and features that are irrelevant to your type of business, and unnecessarily increase your premiums, have been left out.

The different business products available to you are: **Business, Guest, Professional, Practice and Office**. All these products have been carefully designed to suit the unique needs of your specific business.

The types of businesses covered by these products include the following:

- **Business** – florists, salons, book stores, stationery shops, retailers, etc.
- **Guest** – guest houses, bed & breakfasts, etc.
- **Professional** – accounting, legal, financial, consulting practices, etc.
- **Practice** – medical, dental, veterinary practices, etc.
- **Office** – travel, estate agencies, general offices, etc.

Certain cover sections listed below are standard inclusions in your policy and the others are optional, depending on the exact nature of your business.

## Fire

Your business property is covered against loss and damage due to perils ranging from fire, lightning, earthquakes, storms and snow, to the cost for fire extinguishing at your business premises.

## Business Interruption

You will be placed back in the same position you were before, if you lose turnover/sales/revenue/income as a result of loss or damage to your business property after a fire peril.

## Office Contents

Specific cover for the office furniture you keep inside your business premises.

## Theft

Your business goods are covered against robberies and burglaries.

## Money

You are protected in the event of loss of or damage to your cash, cheques and safe/s.

## Glass

This is specific cover for the fixed glass at your business premises.

## Electronic Equipment

You are covered for loss of and damage to your computers and licensed software, used for business purposes.

## **Portable Business Possessions**

You are covered for business items that are regularly taken away from your insured premises.

## **Public Liability**

You are protected if you are held legally responsible for injuries to or death of a third party, or damage to his/her property.

## **Goods in Transit**

Your business goods are covered while they are being transported.

## **Motor**

Your vehicle/s is/are covered against accidents, theft and many other incidents, depending on the type of cover you have selected.

## **Motor Traders (Installers)**

Motor Internal and External combined – you are covered against fire, accidents – on and off the business premises, and theft of customers' vehicles away from the business premises. Additional cover includes: car hoists, loss of use of customers' vehicles, and sound systems.

## **Accounts Receivable**

You will be compensated if you cannot trace amounts owed to you because your financial records were lost or destroyed in an incident covered under the Fire section of your policy.

## **Fidelity Guarantee**

You are protected against losses suffered due to fraud committed by employees.

## **Personal Accident**

Insured owners and shareholders are covered for death and disablement and medical expenses after an accident.

## **Employers' Liability**

Protects you if you are held legally responsible for injuries, death or illness suffered by an employee.

## **Accidental Damage**

A unique extension to cover your business goods against accidental loss and damage. These incidents are not insurable under any other policy section.

**[Click here for contact numbers](#)**

**For tailor-made business insurance call:**

**0861 11 27 06**

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