



CIB AGRICULTURAL

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Underwritten by Guardrisk Insurance Company Limited (FSP No. 75) B-BBEE Level 1.

KEY FEATURES

- Wording simplified with clear definition terms to guide you along the way.
- Host of included benefits (Specific Extensions) with options available to increase limits or purchase additional ones (Optional Extensions). Some new features include excess waiver on LDV's, leak detection, loss of water and more.
- You have access to skilled and qualified insurance practitioners from the very start of your policy.
- Choice, you elect what you need there are no entry level cover selections imposed so your policy is structured your way.
- Inspection and assessment agents are ready to assist you whether it is a value at risk or claims assessment.
- Brand value and commitment all the way.



**#why
#CIB?**

Choose a policy that is easy to customise to suit your specific risk profile, managed by a business partner who is dedicated to being service-led.

We understand that farmers contend with operational challenges unlike those of any other economic sector.

They are not only at greater risk of being affected by natural disasters such as droughts, floods, and violent storms but their agricultural vehicles and implements are highly specialised and could potentially be extremely costly to replace.

These time sensitive eventualities could impact an entire years' yield and leave you with an incredibly complex risk profile which also has far wider implications. Farmers don't only put food on their own tables - the goods they produce feed the country at large and exports make up a significant contribution towards South Africa's GDP.

Fortunately, CIB's Agri Product is as unique and resilient as the people it serves and is designed to add value to any farmer's risk management portfolio. It offers personal, commercial, and agricultural-specific insurance needs from a single platform.

Meticulously drafted by experienced practitioners in the field - policies can be tailored for any number of agri-based operations and given that agriculture is one of South Africa's more progressive sectors, more farmers are turning to professional analysis and insights to help manage their business.

CIB works alongside clients and brokers to provide essential underwriting and claim support to ensure that assets are protected, and critical work cycles remain uninterrupted.



#WHY HAVE SOMETHING THAT DOES NOT FIT YOUR BUSINESS NEED? – YOU CHOOSE WHAT’S BEST FOR YOU

CIB’s Agri Insurance provides protection in respect of six key areas of your business.

	SECTIONS AVAILABLE	WHAT DOES IT COVER?
1. MATERIAL DAMAGE	<ul style="list-style-type: none"> → Fire and Allied Perils → Buildings Combined → Office Contents → Accidental Damage → Electronic Equipment → Homeowners → Domestic Contents 	Cover for your property for damage to buildings and office equipment.
2. LOSS OF PROFITS	<ul style="list-style-type: none"> → Business Interruption → Accounts Receivable 	Covers the financial loss following a material damage event.
3. CRIME	<ul style="list-style-type: none"> → Theft → Money → Fidelity 	<p>Covers loss of money or property following theft / burglary.</p> <p>Covers loss of money / property by your employees.</p>
4. CASUALTY	<ul style="list-style-type: none"> → Broadform Public Liability → Group Personal Accident → Stated Benefits 	<p>Covers your legal liability towards third parties following injury or damage in connection with your business.</p> <p>Accident classes for bodily injury sustained either during working hours or 24 hours.</p>
5. MOTOR	<ul style="list-style-type: none"> → Motor Vehicles including Agricultural implements → Irrigation Systems 	<p>Covers your vehicles for loss or damage inclusive of third-party liability claims</p> <p>Covers irrigation systems on wheels inclusive of centre pivots and fixtures and fittings thereon.</p>
6. ALL RISKS	<ul style="list-style-type: none"> → Business All Risks → Personal All Risks → Machinery Breakdown → Deterioration of Stock following Machinery Breakdown 	<p>Covers specified items you add on an all-risk basis.</p> <p>Covers specified machinery due to sudden and unforeseen damage to the internal mechanisms of the machinery and you can link deterioration of your stock following machinery breakdown.</p>

#WHY PAY MORE – WE GIVE IT TO YOU

We have a host of included benefits depending on the Section of cover you have elected starting with R25 000 claims preparation costs to help you formulate any claim you may have under the policy.

The policy also includes a trauma benefit for R10 000 and no excess for client's over 55 where stated applicable in the Schedule.

SECTION	BENEFIT	LIMIT
Fire and Allied Perils	Basic First Loss Leakage	R10 000
	Basic Subsidence and Landslip	Included for buildings insured
	Malicious Damage and Intentional Acts Cover	Included
	Water apparatus	Included for buildings insured
	Basic Power Surge	R100 000
	Basic Temporary Repairs and Measures	R50 000
	Security Guards and Services	included for R2 000 per day for a maximum of 5 days
	Loss of Keys Cover	R10 000
	Loss of Water and Leak Detection	included for R5 000 each (limited to 2 incidents a year)
	Fodder and Feeds Clause	<ol style="list-style-type: none"> 1. Limited to 75% if any other insurance applies, or 2. the rateable proportion of 75% of the Market Value, 3. Crude fodder stored in enclosed buildings limited to R100 000 per building unless stated otherwise in the Schedule, 4. Crude fodder not stored in enclosed buildings limited to R50 000 per building unless stated otherwise in the Schedule
	Vehicle Loads Clause	Included
	Deterioration of Undamaged Stock	Limited to R100 000
	Landscaped Gardens and Water Features	Limited to R10 000

Buildings Combined	Basic Subsidence and Landslip	Included
	Malicious Damage and Intentional Acts Cover	Included
	Water apparatus	Included
	Basic Power Surge	R50 000
	Basic Temporary Repairs and Measures	R50 000
	Security Guards and Services	included for R2 000 per day for a maximum of 5 days
	Loss of Keys Cover	R10 00
	Loss of Water and Leak Detection	included for R5 000 each (limited to 2 incidents a year)
	Trauma Counselling	R10 000
	Damage to Landscaped Gardens and Water Features	R50 000
	Loss of Rent	25% of the Sum Insured
	Office Contents	Basic Power Surge
Basic Temporary Repairs and Measures		R50 000
Security Guards and Services		included for R2 000 per day for a maximum of 5 days
Loss of Keys Cover		R10 000
Loss of Rent		25% of the Sum Insured
Theft following forcible violent entry / exit		25% of the Sum Insured
Additional increase in cost of working		25% of the Sum Insured
Business Interruption	Storage, Transit and Vehicles	Included
	Contract Sites	Included
	Prevention of Access	Included – Up to the Business Interruption sum insured
	Prevention of Access – Extended Cover	25% of the sum insured (max R25 000)
	Additional premises cover	Included
	Public utilities – extended cover	25% of the sum insured (max R25 000)

Theft	Concealment and Skeleton Keys cover	Included
	Malicious Damage and Damage to Buildings Cover	R10 000
	Locks and keys	R10 000
	Security Guards and Services	included for R2 000 per day for a maximum of 5 days
Money	Money not contained in a locked safe / strongroom while on your premises outside the hours during which your commercial operations are conducted	R5 000
	Money not contained in a locked safe / strongroom while at your residence, or that of your partners or of your directors or employees	R5 000
	Money not contained in a locked safe / strongroom while on the insured premises in the custody of one or more petrol attendant(s)	R5 000
	Money not contained in a locked safe / strongroom while in the custody of your partners, directors, or employees while away from the insured premises on a business trip anywhere in the world	R5 000
	Receptacles and clothing	R5 000
	Locks and Keys	R10 000
	Seasonal increase	15% for the month of December
	Personal Accident	R10 000
	Transit limit	R40 000
	Fidelity	Extended cover for past employees
Goods in transit	Fire extinguishing charges	Actual Costs included
	Debris removal included	R25 000
Public Liability	Additional insured	Included
	Cross Liabilities	Included
	Tool of trade	Included
	Employees' and visitors' property	Included
	Transnet and other government departments	Included
	Unattached trailers	Included
	Emergency medical expenses	Included

	Car parks / Parking lots	Included
	Tenant's liability	Included
	Gratuitous advice	Included
	Acquisitions and new businesses	Included
	EU Liability	Included
	Basic Spread of fire (excluding Plantations / Sugar Cane)	Included
	Statutory legal defence costs	R100 000
	Wrongful arrest and defamation	R100 000
	Work Away cover – (non-agricultural activities)	Included
	Droving and escape of livestock, game, and domestic horses	R1 000 000
	Products Liability	R1 000 000
Stated Benefits	Disappearance	Included
	Life Support Machinery	Included
Group Personal Accident	Disappearance	Included
	Life Support Machinery	Included
Motor Vehicles	Windscreens	included where cover type is comprehensive
	Big Tyres (Combines, Tractors & Harvesters)	R30 000
	Locks, Keys and Remote Controls	R15 000
	Wreckage removal	R10 000
	Fire Extinguisher Charges	R15 000
	Instruction to Repair	R5 000
	Drive Home Facility	included 2 free incidents per year (Applicable to insured high performance vehicles / Super cars less than 3500kg's)
	Repatriation - (Private cars, LDV's, motorcycles, caravans, and trailers)	R5 000
	Repatriation - (Commercial vehicles and trailers, HCV's, special types, and Busses)	R10 000

	Contingent Liability	R2 500 000
	Third Party Passenger Liability (excluding soft tops)	R5 000 000
	Unauthorised Passenger Liability	R5 000 000
	Parking Facilities and Movement of Third-Party Vehicles	R2 500 000
	Fire / Explosion	R1 000 000
	Sub Section C - Emergency Benefit	R5 000
	Automatic Cover New Vehicles	We will insure any additional vehicle purchased, leased, or hired for up to: 1. R300 000 or 2. the vehicle's retail value or 3. the purchase price of the vehicle whichever is the lesser. If we are notified within 14 days of the date of the purchase, lease, hire or sale and you pay any additional premium requested.
	Insured Over 55	No excess per the provisions
Electronic Equipment	Software	R5 000
	Reinstatement of Data	R10 000
Homeowners	Basic Subsidence and Landslip	Included
	Loss of Rent	25% of the Sum Insured
	Mirrors and Certain Glass	Replacement Costs
	Extinguishing Charges	Actual Reasonable Costs
	Cover before Property Transfer	Included
	Alterations or Additions to Your private Residential Structures	15% of the Sum Insured within 30 days of completion
	Fixed Machinery	R8 000
	Emergency Accommodation	R5 000
Loss of Water by Leakage	R5 000	

	Tracing of Leaks	R5 000
	Damage to Gardens	R5 000
	Removal of Fallen Trees	R5 000
	Guards	Included for R2 000 per day for a maximum of 5 days
	Water Apparatus	Included
	Wild Animal Damage	R30 000
	Accidental Damage	R50 000
	Water Pumping Machinery	Included
	Special Alteration Following Disability	R10 000
	Insured Over 55	No excess per the provisions
Domestic Contents	Extinguishing Charges	Included
	Additional Contents Cover Outside the Dwelling	25% of the Sum Insured
	Loss of Rent	25% of the Sum Insured within a 12-month Period
	Emergency Accommodation	R5 000
	Loss of Water by Leakage	R5 000
	Accidental Damage	R30 000
	Power Surge	R50 000
	Accidental Death	R10 000
	Veterinary Expenses	R2 000
	Loss of Keys (Excluding Motor)	Replacement Costs
	Emergency Benefit	R5 000
	Property of Guests	R5 000
	Personal Belongings of Domestic Employees	R10 000
	Contents of Refrigerators and Freezers	R10 000
Trauma Treatment	R5 000	

	Guards	Included for R2 000 per day for a maximum of 5 days
	Office Contents	R30 000
	Identity Theft	R10 000
	Credit, Debit Cards and Sim Cards	R5 000
	Money	R5 000
	Hole in One	R5 000
	Full House	R5 000
	Goods in the Open	2% of the Sum Insured or R5 000 whichever is the greater
	Goods and / Tools Stolen from Outbuildings	R30 000
	Property in Transit	Sum Insured for Section
	Wild Animal Damage	R30 000
	Theft without Forcible Violent Entry	R30 000
	Seasonal Increase of Sum Insured	10% from 15 th December to 31 st January
	Storage Costs for Contents after Damage	R5 000 or 2% of the sum insured whichever is the greater – R10 000 in the annual aggregate
	Limited Guesthouse cover	Stock in trade: Included Increase over peak periods: 10% included Loss or damage to personal belongings of paying guests: R10 000 Trauma cover for paying guests: R10 000 Laundry and dry cleaning of guest property: R5 000
Insured Over 55	No excess per the provisions	
Personal Liability	Tenants	R3 000 000
	Security Companies	R25 000
	Neighbourhood Watch Liability	R25 000
	Wrongful Arrest	R50 000
	Security Company / Garden Services	R25 000

	Personal Legal Liability to Domestic Employees	R3 000 000
	Rental Leasing of Residential Premises	R3 000 000
	Insured Over 55	No excess per the provisions
Watercraft	Inspection of the Hull after Stranding, Sinking or Collision	Actual Costs
	Costs to Prevent a Loss	Costs and Expenses
	Storage, Safeguarding and Removal Costs	Actual Costs
	Delivery Following Repairs	Actual Costs
	Salvage Costs	Salvage Charges incurred with our prior written consent
	Recovery Costs	Actual Costs
	Re-Floating After Loss	Included
	Submerged Object	Included
	Emergency Benefit	R5 000
	Emergency Repairs	R5 000
	Emergency Accommodation	R250 per person or R500 per night limited to R2 000
	Third Party Liability	R250 000
	Passenger Liability	R100 000
	Water Skiers and Parasailer Liability	R50 000
	Liability to Third Parties if a Person other than yourself uses the watercraft	R250 000

The Policy includes fire extinguishing charges (aerial firefighting limited to R150 000).

#WHY TAKE WHAT YOU GET – YOU CAN CHOOSE MORE

Never feel restricted – We understand that your needs may require more than what is automatically given – each Section has its own Optional Extensions for you to purchase additional cover on.

SECTION	BENEFIT
Fire and Allied Perils	Additional Leakage
	Extended Subsidence and Landslip
	Additional Power Surge
	Additional Temporary Repairs and Measures
	Escalation
	Inflation
	Item 2: Rent
	Accidental Deterioration of Stock
	Livestock & Game – Fire and Lightning Perils only
	Frostbite and freezing of Insured Animals
	Cover for Windmills
	Cover for Self-feeders and Hammermills
	Electric / Game Fencing and Gates
	Flood / Water Damage to Pumps / Filtration Plant
	Plastic Tunnels (excluding Crops)
Goods and Equipment in the Open	
Buildings Combined	Extended Subsidence and Landslip
	Escalation
	Inflation
	Additional Power Surge
	Additional Temporary Repairs and Measures

	Additional Theft without Force – Exterior Fixtures and Fittings
Office Contents	Additional Power Surge
	Additional Temporary Repairs and Measures
	Full Theft Cover
	Sub Section C – Documents
	Sub Section D – Legal Liability Documents
Business Interruption	Specified Suppliers
	Unspecified Suppliers
	Customers
	Public Utilities – Insured Perils
	Additional Public Utilities – Extended Cover
	Public Telecommunications – Insured Perils
	Public Telecommunications Extended Cover
	Accidental Damage Extension
Theft Extension	
Accounts Receivable	Transit
	Adjustment
Theft	Additional Malicious Damage and Damage to Buildings Cover
Money	Additional Receptacles and clothing
	Additional Locks and Keys
	Additional Seasonal increase
Fidelity	Reduction / Reinstatement
	Retroactive Cover – No previous Insurance in Force
	Superseded Cover
	Computer Losses

	Voluntary First Amount Payable
	Costs of Recovery
	Extension for losses discovered more than 24 months after being committed but not more than 36 months after
	Extension granted on receipt of satisfactory systems audit
Goods in transit	Additional Debris Removal
	Limited cover: Livestock, poultry, game, and domestic horses
	Riot and Strike
Business All Risks	Increase in Cost of Working
	Riot and Strike
Accidental Damage	Event 2 - Leakage
	Excluded Property
Public Liability	Extended Reporting
	Products Liability / Defective Workmanship
	Agricultural Activities Work Away
	Extended Spread of Fire (Plantations, Forests and Sugar Cane limited to a maximum sum insured of R15 000 000)
	Game Hunting Liability
	Additional Wrongful Delivery of Products
	Additional Wrongful arrest and defamation
Employers Liability	Extended Reporting
Stated Benefits	Burns disfigurement
	Business Limitation
	Emergency Benefit
Group Personal Accident	Burns disfigurement
	Business Limitation
	Emergency Benefit

Motor Vehicles	Opposite Tyre not Damaged
	Increased Big Tyre Cover
	Loss of Use
	Increased Motor Liabilities
	Third Party Only Limitation
	Third Party, Fire and Theft Only Limitation
	Riot and Strike
	Credit Shortfall
	Car Hire
	Motor Assistance
Electronic Equipment	Additional Software
	Additional Reinstatement of Data
Homeowners	Extended Subsidence and Landslip
	Power Surge
	Accidental Damage
	Matching Building Materials
	Special Risk – Home Assistance
Domestic Contents	Extended Subsidence and Landslip
	Special Risk – Home Assistance
	Additional Power surge
Domestic All Risks	Specified Jeweller Extension
	Groceries and Household Goods in Transit after purchase
	Swimming pool machinery and / or borehole machinery
Irrigation Systems	Comprehensive and Restricted cover available

#whyCIB?



Understanding your world, we offer insurance done properly, in a personalised way.

Who we are

- One of the **largest Underwriting Managers** in South Africa
- Focused on **short-term insurance**, across Personal, Commercial and Niche classes
- **Entrepreneurial** mindset
- One of the **lowest claims rejection rates** in the industry
- We partner with **like-minded brokers**
- **200%** growth rate in the last 10 years
- Over **R1.4 Billion annualised premium** income
- Premium increases **below inflation** every year for the last 5 years
- Guardrisk, our license carrier is a **level 1 B-BBEE contributor**

Broker benefits

- A wide **product range and competitive pricing**
- **Tailored solutions** to suit broker and clients' needs
- **Country-wide** footprint
- Personal attention through **dedicated Portfolio Managers**
- Focus on **risk management**
- Ease of access to a **state of the art IT platform** for policy and client administration
- Easy access to decision makers and speed of decisions

Quality

Service Excellence

Personalisation

What makes us different?

- Our suppliers adhere to our standards of excellence and share in our vision
- Exceptional turn around times with consistent and efficient claims processes
- Comprehensive underwriting processes upfront to ensure peace of mind and no underwriting at claims stage
- Our diverse product range with regular product updates, keeps us relevant and abreast of the competition
- Ensuring we provide diverse expertise and technical skills throughout CIB, resulting in the best possible service to brokers and clients alike

Broker testimonials

- "We are extremely proud to be associated with such a company!"
- **Riana Wiese, PSG Meesterplan**
- "CIB makes it very hard not to do business with them"
- **Greg Brits, Jurgens Group**
- "CIB is committed to establishing long term relationships and continue to raise their level of service to brokers. Their open communication policy makes it easy to do business, engage in high level discussions and find solutions for all parties involved."
- **Wickus van der Walt, FNB Insurance Brokers**
- We would like to express our appreciation to the CIB directors and all their staff for their high standard of service and support. Always going the extra mile and taking the time to listen to our needs.
- **Féthon Zapheriu, Insurisk**

We understand the broker's world, ensuring long-standing relationships.



Personal

Commercial

Specialised Buildings

Agriculture

Franchise

Fuel Stations

Marine

Engineering

Motor Fleet

Culinary

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We understand your insurance.

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