



CIB PERSONAL

011 455 5101
www.cib.co.za

15E Riley Road, Riley Road Office Park, Bedfordview, Gauteng, 2008

© CIB (Pty) Ltd is an Authorised Financial Services Provider (FSP No. 8425).
Underwritten by Guardrisk Insurance Company Limited (FSP No. 75) B-BBEE Level 1.

There are so many things we take for granted. From the vehicle that gets us to work on time, to the home we return to at the end of each day, to the treasured possessions we choose to create the life we want to lead.

We fill our lives with things that bring us joy, or represent success, or that might simply be necessary to keep life running just the way we want it.

What you choose to fill your life with is up to you. So is how you choose to protect it.

CIB's Personal Insurance is the ideal fit for today's frenetic lifestyle. We've put a lot of thought behind what goes into our personal policies, keeping them easy to understand, feature-rich and readily customisable. If it's important to you, chances are we've got it covered.

We get that claims can be tedious, that is why we've streamlined a number of processes to minimise some of your most common frustrations and administrative bottlenecks. We've also taken on some of the logistical burdens of getting your claim settled fast through value-adds such as proactive booking services and on-site providers.

Add competitive pricing, people and processes that are inherently easy to deal with, then it's no surprise that CIB is emerging as such a popular choice for personal insurance.



HOMEOWNERS:

Extended Basic Cover included

Insured events (fire, lightning, explosion, storm, wind)	Included
Public supply or mains electrical connection	Actual costs
Accidental breakage of glass and sanitary ware	Actual costs
Demolition costs and professional fees	15%
Extinguishing charges	Actual costs
Cover before property transfer	Included
Basic subsidence and landslip	Included
Water Apparatus	Included
Emergency accommodation	R5,000 maximum two nights
Tracing of leaks	R10,000
Loss of water through leakage	R10,000 limited to two incidents within any 12-month period
Fixed machinery	R10,000
Damage to gardens	R10,000
Removal of fallen trees	R10,000
Wild animal damage	R30,000
Guards	R2,000 per day, maximum R10,000
Loss of rent	Limited to 25% of sum insured within a 12-month period for similar accommodation
Alteration, additions, and improvements	Up to 15% of sum insured within 30 days of completion
Basic Accidental damage to Buildings	Included up to R30,000 additional cover can be purchased
Basic Power surge	Included up to R10,000 additional cover can be purchased

OPTIONAL COVER:

Extended subsidence and landslip	
Extended Power surge	As per sum insured selected – Lightning / power surge warranty applicable
Extended Accidental Damage (leakage peril included)	As per sum insured selected

HOUSEHOLD CONTENTS:

Extinguishing charges	Actual costs
Keys, locks, and remote-control devices	Replacement costs
Additional contents cover outside the dwelling	Limited to 25% of sum insured subject to forcible and violent entry
Property in transit	Included
Accidental damage	R30,000
Credit and debit cards	R5,000
SIM cards	R5,000
Accidental death	R10,000
Guards	R 2,000 per day, maximum R10,000
Loss of water by leakage	R10,000, limited to two incidents within any 12-month period
Veterinary expenses	R7,500
Trauma treatment	R5,000
Hole-in-One	R7,500
Full-house	R7,500
Property of guests	R5,000
Property of domestic employees	R10,000
Office contents	R30,000
Refrigeration and deep-freeze contents	R5,000

Emergency accommodation	R5,000, maximum two nights
Identity theft	R10,000
Money	R5,000
Pet Accommodation	R5,000

OPTIONAL COVER:

Extended Power surge	As per sum insured selected – Lightning / power surge warranty applicable
Extended Accidental Damage (leakage peril included)	As per sum insured selected

ALL RISK

The All Risk section provides cover for items not specifically insured and is limited to 25% of the sum insured.

'Specified Items' cover individual items and their respective values. Items to be specifically insured would generally include:

- Cell phones
- Laptops
- Contact lenses
- Jewellery
- Caravan contents
- Golf carts
- Bicycles
- Cameras
- Firearms
- Items kept in a bank vault
- Sporting or fishing or camping equipment
- Hearing aids

Vehicle Cover

Vehicles include private motor cars, motorcycles, trailers, and caravans not exceeding 3,500kg in gross vehicle mass.

Comprehensive Cover

Insurance cover for your own vehicle(s) accidental damage, theft and hijacking as well as injury to other people or damage to their property.

Third Party Fire and Theft

Cover is limited to loss of or damage as a direct result of fire and theft, including injury to other people or accidental damage to third party property. Accidental damage to your own vehicle is not covered.

Third Party

Accidental property damage, death, and injury to third party's property.

VEHICLE COVER INCLUDES COVER FOR THE FOLLOWING (FOR COMPREHENSIVELY INSURED VEHICLES ONLY)

Vehicles are insured for retail value	
Emergency benefit	R5,000
Emergency accommodation	R250 per person or R500 per night, maximum R2,000
Locks and keys	R10,000
Accidental death	R10,000
Trauma treatment	R5,000
Emergency repairs	R5,000
Tow in costs and safeguarding (following an accident)	R3,500

OPTIONAL COVER:

- Cover can be included at an additional premium for:
- Vehicle sound equipment and accessories
- Credit shortfall
- Car Hire:
 - Car hire for manual and automatic private type vehicles and LDV's
 - Executive car hire
 - Options are available for 30 (thirty) or 60 (sixty) days
- Motor Assistance
 - R200 Fuel voucher (limited to 3 recipients per year) included for out of fuel stations

#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 **R1.6 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



Marine



Engineering



Motor Fleet



Culinary

www.cib.co.za

© 2021 CIB (Pty) Ltd is an Authorised Financial Services Provider FSP No. 8425 Underwritten by Guardrisk Insurance Company Limited FSP No. 75.



We understand your world.
We understand your insurance.

011 455 5101
www.cib.co.za

15E Riley Road, Riley Road Office Park, Bedfordview, Gauteng, 2008

© CIB (Pty) Ltd is an Authorised Financial Services Provider (FSP No. 8425).
Underwritten by Guardrisk Insurance Company Limited (FSP No. 75) B-BBEE Level 1.