



CIB FRANCHISE

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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.

A photograph of a commercial kitchen with stainless steel equipment, including a range hood, shelves with pots and pans, and a stove with a pot on it.

**#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.

When it comes to tried and trusted operating models, established processes and brand equity nothing can awaken an attractive business opportunity more than a franchise one. It's the "business-in-a-box" concept.

A key element excluded though is insurance protection and many franchisees must bear these risks alone. While franchisors might provide advice regarding liability cover and protection for assets and income, this is often a starting point and not a comprehensive checklist. With the onus of responsibility firmly resting upon the franchisee, it's important to get this right – or one could likely put the entire investment at risk.

Accidents can and do happen to anyone. Critical machinery breaks down, stock is damaged, lost, or stolen. Even the most well-run operation is not immune to mishap. The reality is that few small businesses can afford the downtime or loss of earnings these unexpected events incur.

The more complex the business, the more complicated the risk. Without proper guidance, franchisees run the risk of missing certain crucial covers specific to their operation or circumstances, which could make or break the business.

CIB Franchise is specialised cover for these eventualities aimed at assisting franchisees tailor smart, seamless cover that leaves nothing to chance and considers each unique business holistically to equip you in managing the unexpected.



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

CIB’s Franchise product 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 → Householders 	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 → Directors and Officers Liability → Employers Liability → Group Personal Accident → Stated Benefits 	<p>Covers your legal liability towards third parties following injury or damage in connection with your business or damages incurred following action against you in terms of the Companies Act.</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 → Motor Traders Internal → Motor Traders External 	Covers your vehicles for loss or damage inclusive of third-party liability claims
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 and a Trauma Benefit for R20 000.

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	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 000
	Loss of Water and Leak Detection	included for R5 000 each (limited to 2 incidents a year)
	Alcohol and Beverage Extension	R10 000
	External Signs, Blinds and Canopies	R25 000
	Damage to Contents by Wild Animals	R15 000
	Discharge of Weapons	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

	External Signs Blinds and Canopies	R25 000
	Damage to Contents by Wild Animals	R15 000
	Discharge of Weapons	R10 000
	Contamination and Pollution of Fish Stocks	R15 000
Office Contents	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 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)
	Franchise Fees and Royalties Payable to the Franchisor	Included
	Contingent Business Interruption	25% of the Sum Insured (max R150 000)
	Loss of Liquor Licence Extension	Limited to 15% of the Sum Insured (max R150 000)
	Loss of Aesthetic Appeal	Limited to 15% of the Sum Insured
Bomb Evacuation	Limited to 10% of the Sum Insured or R150 000 whichever is the lesser.	
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
	Bilking	R3 000 per event and R15 000 in the annual aggregate
	Fraudulent Use of Credit Cards	R2 500 per event and R10 000 in the annual aggregate
Fidelity	Extended cover for past	30 days
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
	Spread of fire (excluding Plantations / Sugar Cane)	Included
	Statutory legal defence costs	R100 000

	Wrongful arrest and defamation	R100 000
	Work Away cover – (non-contracting activities)	Included
	Food and Drink Extension	R1 000 000
Directors and Officers Liability	Estates, heirs, spouse, legal representatives, or assignees	Included
	Defamation	Included
	New Subsidiaries	Included
	Investigation and inquiry costs	Included
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
	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	
Electronic Equipment	Software	R5 000
	Reinstatement of Data	R10 000
Motor Traders External	Locks and Keys	R10 000
	Fire Extinguishing Charges	R15 000

	Repatriation - (Private cars, LDV's, motorcycles, caravans and trailers)	R5 000
	Repatriation - (Commercial vehicles and trailers, HCV's, special types, and Busses)	R10 000
	Demonstration Use	Included
Motor Traders External	Locks and Keys	R15 000
	Windscreens (only applicable to vehicles without restrictions)	Included
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	
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
	Personal Liability	Wild Animal Damage
Theft without Forcible Violent Entry		R30 000
Tenants		R3 000 000
Security Companies		R25 000
Neighbourhood Watch Liability		R25 000
Wrongful Arrest		R50 000
Security Company / Garden Services		R25 000
Watercraft	Personal Legal Liability to Domestic Employees	R3 000 000
	Rental Leasing of Residential Premises	R3 000 000
	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

#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
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	Cover for Motor Vehicles
	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
	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
	Contracting Activities Work Away
	Landscaping Activities Work Away
	Incorrect Dispensing of Fuel
	Cosmetologist Liability
Health and Fitness Activities	

	Additional Wrongful Delivery of Products
	Additional Wrongful arrest and defamation
Employers Liability	Extended Reporting
Directors and Officers Liability	Major Shareholder
Stated Benefits	Burns disfigurement
	Business Limitation
	Emergency Benefit
Group Personal Accident	Burns disfigurement
	Business Limitation
	Emergency Benefit
Motor Vehicles	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
Motor Traders External	Additional Locks and Keys
	Additional Fire Extinguishing Charges
	Use for Social, Domestic and Pleasure Purposes
	Loss of Use of Customer Vehicles
	Driving of Motorcycles
	Vehicles Lent or Hired to Customers
	Wreckage Removal
	Cover for Motorcycles Only
	Cover for Special Types Only
	Exclusion of Demonstration Use
	Restricted Cover
	Third Party Only Cover

Motor Traders Internal	Work Away from Premises
	Car Hoists
	Hail Damage
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
Watercraft	Outboard Motors
	Specified Accessories

#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 world.
We understand your insurance.

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