



**UNDERWRITING MANAGERS (PTY) LTD**

# COMMERCIAL & INDUSTRIAL

## CONTACT:

info@hicsa.co.za  
011 455 5271  
P O Box 2253  
Bedfordview 2008



**WE PROVIDE INSURANCE  
SOLUTIONS ACROSS THE  
COMMERCIAL AND  
INDUSTRIAL ARENA,  
INCLUDING:**

- **MANUFACTURING**
- **RETAIL**
- **COMMERCIAL OPERATIONS**

**WE HAVE A STRONG FOCUS  
ON RISK MANAGEMENT TO  
HELP INTERMEDIARIES  
IDENTIFY RISKS, MINIMISE  
THE POTENTIAL IMPACT,  
MAXIMISE THE OPPORTUNITY  
TO IMPROVE THE RISK AND  
OFFER AN OPTIMAL  
INSURANCE SOLUTION.**

*www.hicsa.co.za*



*@hicunderwriting*

## WHAT HIC'S COMMERCIAL & INDUSTRIAL PRODUCT OFFERS

### GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

- Claims preparation costs
- Post trauma counselling - automatically included
- Property protection costs - temporary repairs including hiring of a watchman

### COMPUTER EQUIPMENT

- Automatically included: increased cost of working
- Reinstatement of data

### OFFICE CONTENTS

- Locks and keys electronic access cards and remote controls

### MONEY

- Minor limit, while on the insured premises outside the hours during which the commercial operations of the insured are conducted
- Locks and keys and electronic access cards
- Clothing and receptacle

### THEFT

- Buildings increased limit
- Locks and keys and electronic access cards

### FIRE AND BUILDINGS COMBINED AND COMMERCIAL BUILDINGS SECTIONS

- Removal of bees
- Special perils extension
- Property protection costs included

### OTHER SECTIONS AVAILABLE

Business Interruption, Glass, Fidelity, Goods-In-Transit, Accounts Receivable, Business All Risks, Accidental Damage, Broadform Liability, Employers Liability, Stated Benefits, GPA, Motor: Excess Waiver, Roadside Assist, Vehicle Hire, Deterioration of Stock, Machinery Breakdown, Interruption following breakdown, Houseowners and Household

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### VALUE ADDED PRODUCTS



- Roadside and Accident assistance
- Home/Office Maintenance Assist
- Intelligent Panic

**EMERGENCY CONTACT NUMBER**  
**0861 113 990**

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**TERMS & CONDITIONS APPLY**  
**FOR OUR FULL BROCHURE OR MORE INFORMATION - CONTACT YOUR HIC PORTFOLIO MANAGER**



## WHAT HIC'S COMMERCIAL & INDUSTRIAL PRODUCT OFFERS

### FLEET ALERT

## THE KEY TO KEEPING FLEETS ON THE ROAD

HIC'S MOTOR FLEET PRODUCT OFFERS YOU SO MUCH MORE!



#### Why insure your client's motor vehicles on a fleet vs a specified basis?

- Less admin on your part. You don't need to advise HIC if your client adds or deletes vehicles. If you insured your client's vehicles on a specified basis and forget to notify us of the changes, there would be no cover in the event of a loss. However, if insured under a fleet, cover would automatically exist.)
- Unlike HIC, not every insurer is prepared to cover fleets on a monthly basis in terms of payment of premium.
- On a specified basis the full premium is payable on each vehicle upfront, but on our Fleet Product, the insured can elect to pay on a deposit basis. (The insured would be saving upfront and will have a much better incentive to manage his fleet. If claims exceed a certain amount then the balance would be payable.)
- We offer a motor fleet unsupported.
- We can do aggregate excesses, stoppers etc.
- HIC is one of the only UMAs/Insurers who, if you insure on a deposit basis and the balance of the premium is due, then we would not ask for a lump sum, instead we split this over the remaining months up to renewal.
- HIC's claims service is excellent.

#### To obtain a quotation for our Motor Fleet Product (minimum of 15 or more vehicles), we require:

- Three years' detailed claims experience (gross)
- Number of units per year
- Excess structure per year
- All we need is an annual declaration at the end of the period of insurance and we will process any adjustment.

With a reputation for professionalism, service and experience, HIC is the only and obvious choice when it comes to insuring your client's fleet.

Regrettably, we do not insure hauliers, cartage contractors, transporters or rental companies.



Contact [denleghw@hicsa.co.za](mailto:denleghw@hicsa.co.za) for more information on our Fleet Product

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[info@hicsa.co.za](mailto:info@hicsa.co.za)

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