

INSURE WHAT YOU *love*



JOHN ROE | **BROKERS**

SHORT TERM INSURANCE

1.1 WELCOME

John Roe Brokers differentiates itself from the rest of the short term insurance companies by three simple philosophies: listening to our clients; encapsulating their individual requirements; and offering an unsurpassed solution.

1.2 A CALL TO ACTION!

That's marketing speak for a phrase that will motivate you to call us. This offer is made in good conscience because we can beat any written quote. In other words, insuring with us will save you money and help us grow our business. This way, everybody wins.

1.3 ABOUT US

John Roe Brokers (FSP 3803) differentiates itself from the rest of the short term insurance companies by three simple philosophies: listening to our clients; encapsulating their individual requirements; and offering an unsurpassed solution. The management team is backed by committed and dedicated employees with combined skills and expertise. This enables us to offer our client's a service that is not only expected, but deserved.

Our reputation is the root of our success. We recognise and acknowledge that if the foundation is poor, we will not have the strength to build on it. If it remains strong, we can grow our business with confidence.

At John Roe Brokers, we only specialise in short term insurance, i.e. commercial, domestic, household, car, marine (freight), boats, caravans and professional indemnity. These services are offered through the major insurance companies in South Africa namely, Mutual and Federal, Santam, Regent, Zurich (formally SA Eagle), SHA, Renasa and Auto & General.

1.4 WHAT MAKES US TRULY UNIQUE?

- > We do not believe in being everything to everyone
- > We can boast our competitive pricing structures because we source the best quotes with the best prices
- > We have three dedicated brokers to service all your insurance requirements
- > We only deal with South Africa's major insurers
- > Our Compliance Officer submits audits to the FSB on our behalf
- > We have an in-house claims department
- > Clients have the option to either complete claim forms over the phone or have a broker visit them at their convenience
- > We have over ten years experience in the short term insurance industry
- > We view new and existing business in the same vein - with care and commitment
- > We are 30% BEE owned
- > Our Directors are: Jonathan Rosen – Managing Director
 Jody Riback – Financial Director

1.5 OUR BELIEF SYSTEM

We build our business on honesty, integrity, our dedication to quality insurance cover and our sensitivity to our client's requirements.
Benefiting our clients

Understanding that our customers' success is our success, and that we are in a competitive industry, we ensure that our personalised service makes each client feel like a person and not a number.

2 SERVICES

2.1 SHORT TERM INSURANCE, LONG TERM COMMITMENT

There is no point in just writing up a policy or giving another quote. We ensure that our clients trust our advice. This is because we set ourselves standards that we wish to judge ourselves on. These have been summarised by way of time frames in which we perform. These include;
Quotations delivered to client (personal)

- > We assess the risk, and ensure that you are adequately covered – i.e. not over or under insured
- > The quotation is written up and delivered within 24 working hours of the request

2.2 QUOTATIONS DELIVERED TO CLIENT (COMMERCIAL)

- > We assess the risk, and ensure that you are adequately covered – i.e. not over or under insured
- > The quotation is written up and delivered within 48 working hours of the request

2.3 ENDORSEMENTS (CANCELLATIONS)

- > These are changes to an existing policy
- > If a client wants to cancel a policy because of a pricing issue, we would rather source more cost-effective quotes to suit your budget than withdraw your cover. We are not in the business of ripping people off, but rather finding a solution
- > Changes to the policy are made and delivered within 24 working hours of the request

2.4 ENDORSEMENTS (AMENDMENTS)

- > This is for people that wish to add or delete items off an existing policy. It is recommended that any items valued higher than R500 should be specified
- > Changes to the policy are made and delivered within 5 working days of the request

2.5 RENEWALS RELEASED TO CLIENT

- > This annual renewal is performed a year after inception of the policy
- > Renewed policies are delivered within 2 working weeks of the renewal date

2.6 RENEWALS CONFIRMED TO INSURER

- > Your renewed policy is submitted to the insurer within 7 working days prior to the renewal date

2.7 CREDIT CONTROL ENQUIRIES (CLIENT OR OUR OWN STAFF)

- > This is for our clients or employees
- > Documentation will be received within 2 working days of the request

2.8 NEW CLAIM REPORTED TO INSURER

- > Should the claim be reported by ourselves, the insurer will receive documentation within 24 working hours of the claim being reported



AIG

AIG SA was established in 1962 with the aim of offering its clients the widest range of quality short term commercial and consumer insurance products. Through network offices around Southern Africa and surrounding states, AIG can provide insurance services to its customers across the continent.

AIG's business lines include accident and health, commercial and personal lines, risk finance and risk management.



Auto & General

Since its inception in 1985 Auto & General has been an influential player in the short-term insurance industry. This leadership has been characterised by the introduction of many industry firsts, such as telephonic quoting, and advanced electronic underwriting process and more recently a Service Charter for clients. Coverage includes the following:

- > Vehicles: Comprehensive cover, third party fire and theft, third party only, off-road comprehensive
- > Caravans: cover and loss of contents in the caravan
- > Trailer cover
- > Watercraft cover
- > Home contents
- > Portable possessions
- > Buildings
- > Value added products such as funeral cover, expo-sure, retrenchment cover, premium waiver and a car touch up policy.



CIA

Specialists in building insurance, CIA focuses on cover for buildings of all types, from residential homes and apartments to commercial and industrial buildings including shops, offices, shopping centres and factories. Their extensive cover caters for all types of property ownership and occupations.



CIB Insurance Administrators

A short term insurance administrator, CIB offers unique insurance solutions supported by streamlined technology designed to make the entire process as simple and hassle free as possible. Specialists in the SME market, their products include personal lines, as well as commercial insurance, and niche products like engineering and agriculture insurance among others.



Discovery Insure

Driven to make South Africa's roads safer, Discovery Insure has a range of plans with structured flexibility that allow you to tailor your car, household, building cover and more to meet your specific needs.

Specialist Real Estate

The Specialist Real Estate policy has been developed to cater for the needs of the Sectional Title & Share Block Property Market which is a specialised and complex industry. The Specialist Real Estate Policy was devised and underwritten by Santam who have a 100% shareholding in the Company.



Echelon

True specialists in the local short-term insurance industry, Echelon private client insurance offers tailored personal asset risk solutions to meet the needs of professionals, business owners and executives.



Garage Sure

Established in 2000, Garagesure is an Underwriting Agency providing innovative insurance solutions for the retail motor industry and more specifically the fuel industry. Together with the support of Compass Insurance Company Limited, Lireas Holdings Limited and Hannover Reinsurance Group Africa, we have established ourselves as a formidable player within our niche. Our ethos is to be an underwriting manager that is always approachable, flexible and where good underwriting skills and logic prevail. Garagesure offers a variety of products via the short-term broker market. These products include:

- > General short term commercial cover
- > Fuel Guarantee



Genric

Using our underwriting expertise, Genric Insurance provides a wide range of niche short term insurance solutions enhancing the offering of brokers whilst adding value to our underwriting partners and meeting the needs of clients. But we are also experts at developing risk transfer models. In short, our years of expertise in niche markets have enabled us to add value to any risk management strategy.

Genric Insurance Company Limited is licensed to underwrite the following insurance categories: Accident and Health, Transportation, Motor, Liability, Guarantee and Property.

UNDERWRITERS *continued...*



Guardrisk

Guardrisk, an innovator in the field of delivering differentiated insurance products is a skilled insurance product and facility creator, marketer and business manager. Guardrisk is the custodian of a large diverse database of loss information that is used in product development. Guardrisk is the custodian of insurance product information that is packaged and instantly available to our clients around the globe. Moreover, Cre8 is a centre for skill development – which recreates the learned underwriter.



Insurance Underwriting Managers

Short term insurance underwriters with a range of specialist products including transport insurance, motorbike and watercraft insurance, and many more, IUM is an established underwriting management firm that deals with a variety of short term insurance solutions.



Merx HCV

A specialist underwriter for heavy commercial vehicles, Merx HCV is a dedicated, professional company with many years of experience in the field. Chosen by Mutual & Federal as their underwriting partner for heavy commercial vehicles, Merx underwrites any type of conventional and unconventional heavy commercial vehicles for a range of risks, and provides great cover for transport haulers and other heavy vehicle applications.



Mirabilis Engineering Underwriting Managers

With in-depth experience, expertise and understanding of engineering insurance, Mirabilis offers a range of options designed to suit almost any engineering insurance requirement. From cover for contractors, to machinery breakdown insurance, and all-risk plant insurance, Mirabilis offers engineering cover all across southern Africa, providing packaged solutions and flexible approaches designed to cover almost any situation



MUA

Providing intelligent insurance solutions for high Net worth clients throughout South Africa has ensured that Motor Underwriting Agencies (Pty) Limited (MUA) has grown to become South Africa's most prestigious vehicle insurance specialist. Once MUA was successfully established, measures were implemented to establish compatible personal lines insurance to complement both its existing motor products, thus enabling the company to move away from its single product profile. This initiative has been supported by all MAU's accredited Reinsurance partners and enthusiastically received by its expanded broker base of 1 700 brokers throughout the country.

MAU's head office is in Steenberg Office Park, Cape Town. It is supported by branches in Johannesburg, Pretoria, Durban and Canal Walk, Cape Town.



Old Mutual Insure

Old Mutual, one of the leading insurance companies in southern Africa, provides insurance service to the personal, commercial and corporate markets in South Africa, Namibia, Botswana, and Zimbabwe.



Santam

Santam offers commercial, corporate and personal clients a wide variety of highly specialised products and services. Their core business has been the same for more than eight decades - to take care of clients' insurance needs. This is embedded in providing short-term insurance products and services aimed at specific market segments and their needs, as well as utilising and optimising our broker network as the main delivery channel.



Renasa

Renasa has an unrestricted short-term insurance license. Under this license, they write a wide range of business classes. The company is backed by a comprehensive reinsurance programme led by Munich Re, the world's largest reinsurer. Renasa's operations are conducted by three divisions:

The Administrator/Scheme Division writes conventional domestic and commercial lines through conventional delegations of authority granted to administrators and direct brokers and through schemes established for direct brokers the Portfolio Management Division underwrites select business through risk and reward sharing structures the UMA division underwrites single class business through dedicated UMA's. These currently include: Construction performance guarantees, Contractors all-risks business; and Marine classes



SHA

SHA is the oldest underwriting agency in South Africa. In order to fulfil a specific localised need, the company only wrote Professional Indemnity Insurance. Over the past three decades they have broadened their base and can write many other types of cover whilst still maintaining their specialist expertise. SHA Underwriting Group offers expertise, competitive rates, broad covers and excellent settlement of claims

UNDERWRITERS *continued...*



Travel Insurance Consultants

TIC provides a wide range of quality travel insurance products for holiday travellers and business travellers alike. From tsunamis and terrorist attacks to floods and earthquakes, and anything in between, TIC offers a range of travel and personal insurance against any type of risk you might face when travelling abroad, including falling ill, or being delayed. We offer 24/7 emergency assistance plans, and cover for everything from youth travel to business travel.



Bryte

Bryte, formally known as SA Eagle, is a short-term insurance company that based in Johannesburg and listed on the JSE. Founded in 1965, Bryte offers insurance products and services that respond to the needs of individual, commercial and corporate customers. It has a network of 11 sales areas and a series of service outlets across the country, and employs approximately 1 000 people. In addition, Bryte has subsidiaries locally as well as in Botswana and Zimbabwe.

Contact US

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SHORT TERM OMBUDSMAN They are available to advise you in the event of claim problems which are not satisfactorily resolved by the insurance intermediary and / or the insurer.

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