



## Company Profile

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 ZENITH



## ■ OUR JOURNEY

Zenith's established presence in the Personal Lines market has naturally led us to extend our services to the Commercial Lines segment.

Recognised for our meticulous attention to quality products and service, we provide insurance solutions that go beyond the ordinary, tailored to the unique needs and preferences of policyholders, complete with a suite of optional benefits addressing specific coverage requirements.

Our products are exclusively available via a select group of intermediaries, who are backed by our seasoned underwriting and claims teams, enabling them to provide personalised client service to each policyholder.

All our products are underwritten by Western National Insurance Company Limited, a subsidiary of PSG Financial Services (Pty) Ltd.

## ■ OUR UNDERWRITERS

We are both a wholly owned subsidiary and underwriting manager of Western National Insurance Company Limited, which was awarded a sound credit rating of A+(ZA) in 2023. The credibility of Western National is further supported by its major shareholders, PSG Financial Services Limited (60%) and Santam (40%). Zenith subscribes to the commitment to service excellence and impeccable work ethic of the PSG Group.



# OUR PRODUCTS

## Personal Lines Insurance

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Zenith's Personal Lines are designed and segmented with the affluent household in mind, providing a solid base of protection while allowing for customisation to address individual needs. We emphasise straightforward and clear policy wordings and schedules, giving intermediaries and policyholders peace of mind about the cover offered. Additionally, we diligently track product life cycles to ensure our cover is adapted to remain relevant to a continually changing risk environment.

### **Beyond by ZENITH**

This product has been designed for the high-net-worth segment. Eligibility of individuals above the age of thirty is based on a solid insurance record spanning at least three years and insured household contents valued at R1 000 000 and above, or an insured dwelling valued at a minimum of R3 000 000.

Amongst other benefits, Beyond by Zenith offers unspecified all risks cover for household contents and electronic equipment. Motor vehicles can be insured for risk-specific classes of use. In addition, vehicles can be covered at their current value against future losses. Cover for business legal liability is offered as an option under the Personal Legal Liability section where business is conducted from home. Uniquely suited to the South African insurance market, this policy extends cover to include what is typically excluded in similar policy wordings and instances of non-compliance with conditions of cover.

### **Indigo by ZENITH**

This product has been designed for the middle-income segment. Eligibility of individuals above the age of thirty is based on a conservative claims history spanning at least three years and insured household contents valued at R500 000 and above, or an insured dwelling valued at a minimum of R2 000 000.

Amongst other benefits, Indigo by Zenith offers unspecified all risks cover for household contents. Motor vehicles can be insured for risk-specific classes of use. Cover for business legal liability is offered as an option under the Personal Legal Liability section where business is conducted from home. Cover limits for automatically extended covers generally surpass the value of such covers offered by products positioned for this market segment.

### **Wealth by ZENITH**

This product has been designed for the high-net-worth segment. Eligibility of individuals above the age of thirty is based on a solid insurance record spanning at least three years and insured household contents valued at R750 000 and above, or an insured dwelling valued at a minimum of R3 000 000.

Amongst other benefits, Wealth by Zenith offers unspecified all risks cover for household contents and electronic equipment. Motor vehicles can be insured for risk-specific classes of use. Cover for business legal liability is offered as an option under the Personal Legal Liability section where business is conducted from home.

Cover limits for automatically extended covers generally surpass the value of such covers offered by products competing in the high-net-worth segment.

### **Value-Added Products (VAPs)**

Zenith Assist, offered by market leader Global Choices, includes benefits such as Home Assist, Roadside Assist, Chauffeur Services and Water Damage Prevention. These services are available at a fixed price per policy, regardless of how many insured addresses or vehicles you have.

### **Other Benefits**

Policyholders with cover under Beyond by Zenith and Wealth by Zenith qualify for a complimentary inventory and valuation of the household contents of the main residence. All the products are issued with Sasria cover automatically included.

## Commercial Lines Insurance

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Our Commercial Lines products are aimed at small to medium-sized enterprises, providing cover options that are comparative with similar offerings in the market. Our range includes Business Insurance, Agri-Insurance and Property Risks & Sectional Title Insurance, all of which have been designed for businesses with moderate risk profiles in terms of complexity and exposure.



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## Contact Information

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