



At Zenith for the Accomplished, we design and manage insurance products aimed specifically at affluent individuals and non-corporate business of all sizes.

A sailboat with the Zenith logo on its sail, sailing on the water. The logo reads "ZENITH FOR THE ACCOMPLISHED".

# PRODUCT OVERVIEW



# PERSONAL LINES PRODUCT OFFERING

These comprehensive tailor made short term insurance products are designed specifically for the accomplished individual.

# COMMERCIAL LINES PRODUCT OFFERING

We offer specialist Commercial Lines products including an Agri option, which are specifically designed for small to large businesses - excluding corporate business.

## Zenith Wealth

This product is aimed at the affluent and benefits include a valuation and inventory on the contents of the primary dwelling and Zenith lifestyle membership for roadside and emergency assistance. This product offers all risks cover for contents and lifestyle based classes of use for vehicles (private and business use; weekender use; infrequent use) and swallow cover for policy holders living both in South Africa and abroad.

## Indigo

This product accommodates carefully selected middle market individuals. Requirements include a loss ratio of less than 40% over the preceding 36 months, a minimum contents sum insured of R 450 000 or a building sum insured in excess of R 2 000 000. This product offers the same benefits as the Zenith Wealth, but with lower cover limits.

## The Business Policy

This product is aimed at small to large businesses – excluding corporate business. It offers a selection of risk based covers from which business clients can select to insure commercial risk. Many extra benefits and extensions are automatically included to make this policy even more attractive.

## Agri

This product is aimed at the farming sector and the unique risks related to farming. It offers a selection of risk based covers from which farmers can select to insure agricultural and business related risk. It includes specific covers such as cover for livestock and irrigation systems. It also offers sections to cover house contents and residential buildings, personal all risks items, personal legal liability and water-craft under the same policy.

# LIABILITY PRODUCT OFFERING

Zenith for the Accomplished specialises in providing a comprehensive bouquet of stand-alone liability related products for small to medium enterprise business based on sound underwriting and backed by AA- credit rated re-insurers.

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# Public Liability

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We aim to provide our brokers with a wide suite of flexible insurance solutions to offer their clients against the risk of legal liability. These insurance solutions are provided on the back of excellent reinsurance programmes under-written by financially strong reinsurers to carry the potentially extreme cost of such claims. Our relationships with the reinsurers also empower us to develop products to address the cutting edge of new legal developments.

## GENERAL BROAD FORM LIABILITY INSURANCE (on a stand-alone basis)

### This product incorporates the following:

Public liability | Product liability | Professional indemnity |  
Directors and officers liability | Cyber crime liability

## EVENTS LIABILITY (over an annual insurance period)

## ONCE OFF EVENTS LIABILITY

# Professional Indemnity

Professional indemnity insurance is becoming increasingly relevant to business in the SME sector. Ever-expanding regulation increases the rights of clients to claim for negligent acts, breaches of professional duty or errors or omissions arising in the course of providing advice and service to them.

Some professionals do not only act in their professional capacities, but are also subject to duties bestowed on them as directors or officers of the business they work in. They would most likely also not be office bound, but have to render services at clients' premises. Knowing the reality of the professional's working environment, we offer a three-in-one solution containing cover for Professional indemnity, Public liability as well as Directors and officers liability.

### This solution caters for the following professions:

Accounting practitioners | Legal practitioners | Architects |  
Estate Agents | Managing Agents | Tourism professionals |  
Health & Safety Officials | Project Managers | Engineers |  
Short-term insurance intermediaries | Providers of training |  
Fitness Trainers | Miscellaneous other professionals

# Directors & Officers

Even though Directors and Officers liability insurance is commonly known of in the Short-term Insurance industry, better understanding thereof will underscore the significant exposure to risk which directors and officers of companies are subjected to. The Companies Act (71 of 2008) regulates the establishment and management of companies and its functionaries.

Directors are defined as the members of board. They are responsible to manage the business and affairs of a company. Officers are defined as persons (other than a director) who exercises or regularly participates to a material degree in the management or control of the business and activities of a company. These persons have duties which are bestowed upon them from both the common law as well as legislation.

### Common law duties include a duty to:

- exercise care, skill and diligence
- act in the best interest of the company
- act within their delegated powers for a proper purpose
- exercise independent judgement
- avoid conflict of interest between themselves and the company

The Companies act not only sets out these common law liabilities of directors and officers, but codified a significant number of other do's and don'ts for which both civil and criminal liability could be incurred. Given the ambit of these determinations under the act, it is only wise for any company to protect its directors and officers by taking insurance to cover this very significant risk.

# Property Owners

If you are undertaking, or intend to undertake maintenance, alterations, extensions, demolition or building work at one of your buildings, the Construction Regulations (2014), under the Occupational Health and Safety Act (No 85 of 1993/Act) apply to you.

These regulations apply to all owners of commercial, multi-storey residential and sectional title unit properties and bestow legislated duties and liabilities regarding health and safety upon them. It determines that property owners must appoint only qualified and competent contractors to perform work safely at their properties. Any and all parties can be held legally liable in the event of a death or injury on site.

The onerous duties and liabilities codified in the regulations are unlikely to be covered by "standard Legal liability" sections of policies. In light of this, we offer a specialised product to insure this risks at both private residential buildings and commercially occupied buildings.

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