





OUR JOURNEY



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At **Zenith**, we design and manage insurance products aimed specifically at affluent individuals and non-corporate business of all sizes. Our products and services are client specific and built around value insured; the location of the risk address; personal preference; and market-specific lifestyle offerings.

The **initial focus** was to establish the Zenith as a brand associated with excellence, complimented by private client service and exceptional products.

Our **success** provided the platform from which we entered the Commercial market.

We **carefully select** the finest staff in the market and also our brokers and policyholders. In the process Zenith has become a leading underwriting manager in the Short Term insurance industry.

“Second decade of Zenith, 100’s of brokers and 1000’s of clients later, there is nothing short term about short term insurance.”

Lourens Kirsten - Founder and CEO

OUR PRODUCTS

Zenith for the Accomplished is a niche manager focused on profitable lines of business. Here are some of our products that we offer to our intermediaries and their clients:

PERSONAL LINES INSURANCE

Zenith Wealth

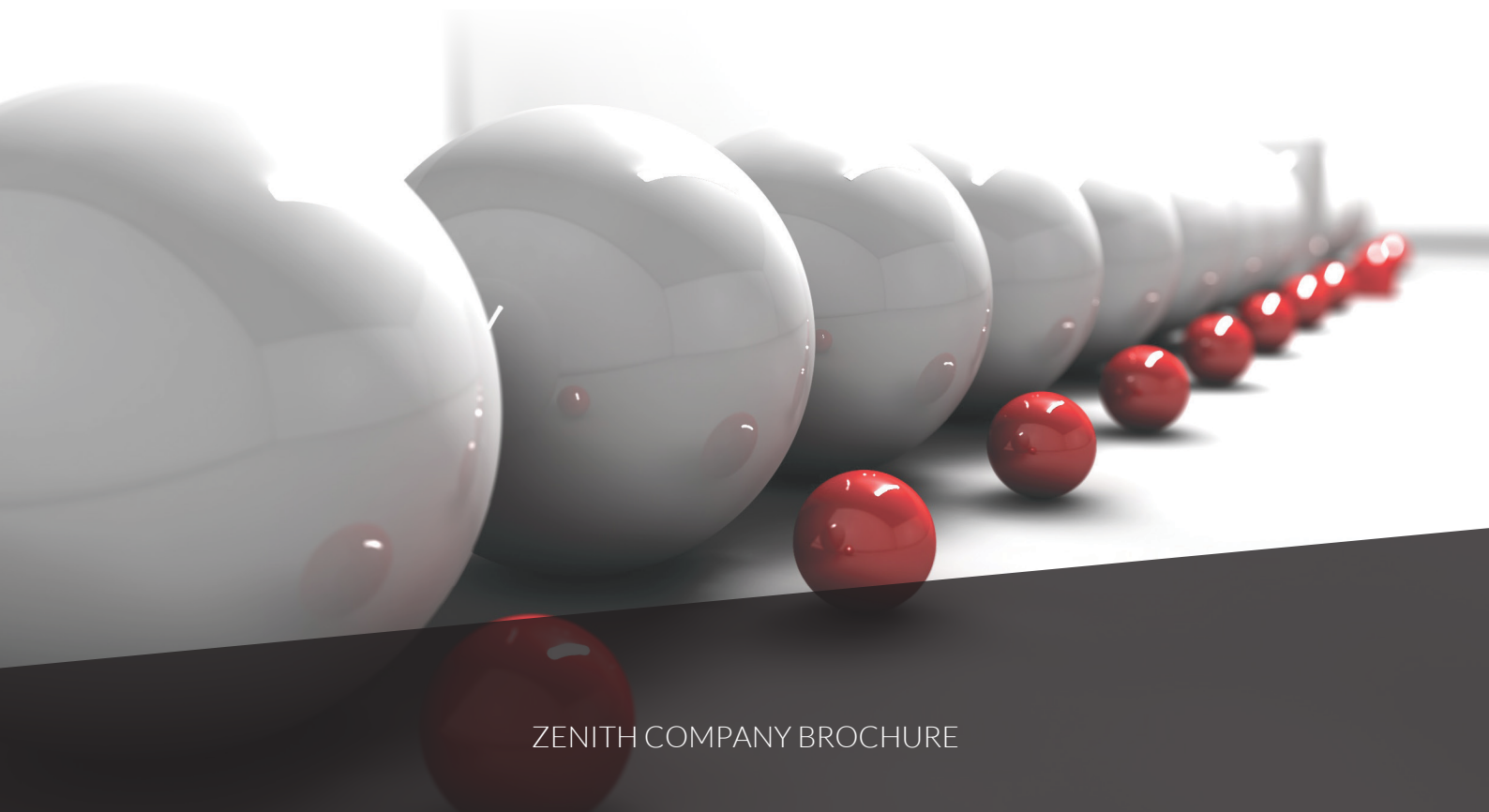
This product is aimed at the affluent and benefits include a valuation and inventory on the contents of the primary dwelling and Zenith lifestyle membership for roadside and emergency assistance. This product offers all risks cover for contents and lifestyle based classes of use for vehicles (private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

Cover can be tailored to the requirements of the individual with; high cover limits, elective excess structures with premium benefits, competitive rating structures and private client service by our dedicated team of underwriters.

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.

ZENITH INSURANCE FOR THE ACCOMPLISHED





OUR PRODUCTS

COMMERCIAL LINES INSURANCE

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

The Business Policy

This product is aimed at small to large business – 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.

CHOOSE **ZENITH** AS YOUR
COMPREHENSIVE
INSURANCE SOLUTION



OUR PARTNERS

Zenith for the Accomplished, partners with niche insurers Western National Insurance Company Limited and Infiniti Insurance Limited.

Western National Insurance Company started out as a Namibian insurer which expanded into South Africa in 2007. The majority shareholders are PSG Konsult Limited and Santam Limited. Western National has high solvency margins and an A credit rating from the Global Credit Rating Company.

We partnered with Western National because of its strong credentials, and also for the synergy intrinsic to the partnership. Zenith has been appointed as a prominent supplier of High Net Worth Personal Lines insurance to the entire PSG Network.

We've handpicked some of the finest commercial underwriting staff in the industry, and today our commercial insurance premium accounts for 50% of our total premium turnover.



Zenith for the Accomplished (Pty) Ltd is an authorised financial services provider.

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Authorised Financial Service Provider
FSP no. 9465



Authorised Financial Service Provider
FSP no. 35914