



CIB AGRI

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©CIB (Pty) Ltd is an Authorised
Financial Services Provider (FSP
No. 8425).
Underwritten by Guardrisk
Insurance Company Limited
(FSP No. 75).

A blue tractor with the number 20 on its side, parked in a field at dusk. The tractor is the central focus, with its large, treaded tires and metal body clearly visible. The background shows a dark, overcast sky and a field of dry grass. The overall mood is somber and industrial.

All weather.

All seasons.

CIB Agri works when
you need it most.

CIB AGRI

Choose a policy that is easy to customise to suit your specific risk profile, managed by an insurer who is dedicated to being service-led.

Due to the unique nature of their business, farmers contend with operational challenges unlike those of any other economic sector. They are at greater risk of being affected by natural disasters such as droughts, floods, and violent storms. Agricultural vehicles and implements are highly specialised and dear to replace.

Coupled with sensitive timelines that could potentially impact an entire year's yield, you then have an incredibly complex risk profile to assess and cover.

Their risks also have far wider implications. Farmers don't just need to put food on their own tables, the goods they produce feed the country at large, while exports make a significant contribution towards South Africa's GDP. Fortunately, CIB's Agricultural Insurance is as unique and resilient as the people it serves and is designed to add value to any farmer's risk management portfolio. It offers personal, commercial and agricultural-specific insurance needs from a single platform. Meticulously drafted by experienced practitioners in the field. Policies can be tailored for any number of agri-based operations including apiaries, horse breeding, broilers, chicory, dairy, feedlots, fish farms, fruit farms and more.

Agriculture is one of South Africa's more progressive sectors. As it becomes increasingly sophisticated, more farmers are turning to professional analysis and insights to help manage their business.

CIB works alongside clients and brokers to provide essential underwriting and claim support that ensures assets are protected and critical work cycles remain uninterrupted.



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INSURANCE DETAILS

This basic, yet specialised agricultural product is designed to ensure that a farm and its production lines continue after any misfortunes or losses.

WHAT CAN IT INCLUDE?

SECTION 1:

Personal covers such as Domestic Buildings, Household Contents, All Risks, Watercraft and Personal Liability.

SECTION 2:

Motor (including specialised cover specific to agricultural vehicles and tyres), Fire, Livestock, Office Contents, Irrigation Systems, Electronic Equipment, Business Interruption, Theft, Money, Glass, Fidelity, Goods in Transit, Business All Risks, Accidental Damage, Public Liability, Employer's Liability, Stated Benefits and Group Personal Accident.





THE BENEFITS OF INSURING WITH CIB

COVER THAT'S FIT FOR PURPOSE, NO MATTER WHAT THE BUSINESS

CIB's Agri Division addresses each individual client's exposure through tailored solutions that are granularly defined and segmented, while a combination of standard and specialty products ensure maximum protection.

UNDERWRITING DONE RIGHT – FROM THE START

Our underwriters use experience and technology to ensure every risk is assessed and mitigated as thoroughly as possible. The information that we meticulously compile – and regularly update – helps us to better understand the business and manage risk up front to ensure that there are no nasty surprises at claim stage.

A CUSTOMER-CENTRICITY THAT HAS BECOME PART OF OUR BRAND

With many volume-driven insurers, clients are often reduced to just another number. CIB continues to value the individual. Emphasising responsible, quality engagement over quantity means more tailored solutions, more responsive services and more agile claims handling. Each department, from Broker Consultants, to Sales, to Underwriting, to Claims Handling makes it their business to know your world.

PERSONAL TOUCH AND PROACTIVE COMMUNICATION

Technology should be an enabler, not a replacement for old-fashioned hands-on interactions. We communicate with you every step of the way to ensure that you always deal one-on-one with someone who understands your business and your claim.

SOME OF THE BEST TECHNICAL SKILLS IN THE BUSINESS

Thousands of satisfied clients put their trust in CIB every year knowing they have the best cover possible. We reciprocate by ensuring that we attract and retain an unusually high standard of talent and put them to work on your behalf. We're committed to remaining on the cusp of global trends, so your cover remains current and relevant.

QUALITY BROKER NETWORK

Our Agri Division provides expertise and support on Agri insurance needs and requirements. We nurture knowledge sharing, high levels of service and a culture that fosters transparent, ethical relationships throughout our channels.

APPROVED SERVICE PROVIDERS THAT GO BEYOND

We want every experience to be as positive as possible, whatever the circumstances. This involves partnering with service providers that share our values and ethics. We hold our suppliers up to the same scrutiny as we hold ourselves. We've even gone so far as to ensure integrated systems, processes and reporting with certain service providers just to make sure your entire experience is top class.



■ WE KNOW YOUR
WORLD.
WE KNOW YOUR
INSURANCE.

For more information please visit www.cib.co.za

CONTACT

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T's AND C's APPLY

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