



CIB

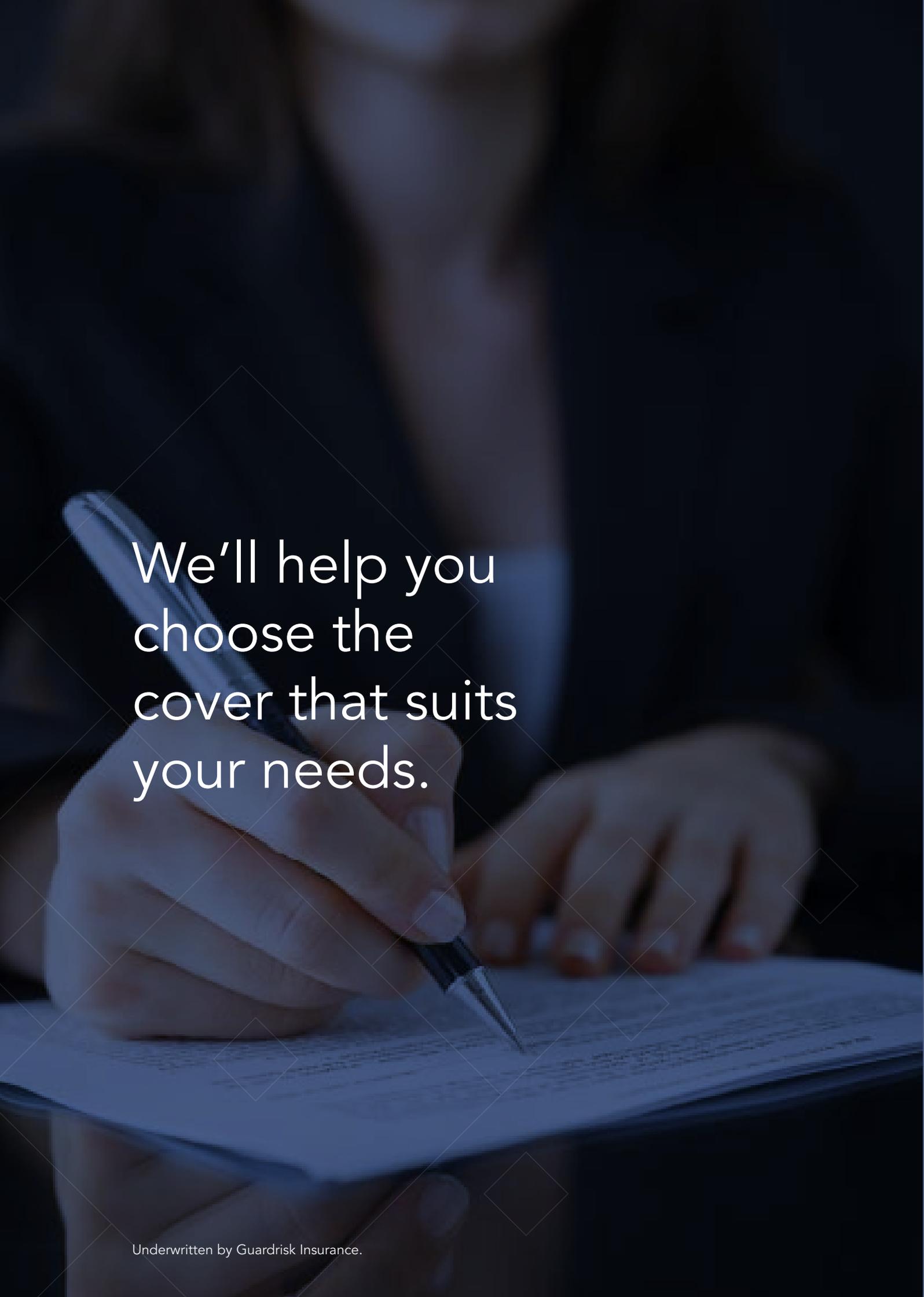
## CONTACT

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[www.cib.co.za](http://www.cib.co.za)

## ADDRESS

15E Riley Road, Riley Road  
Office Park, Bedfordview,  
Gauteng, 2008

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Financial Services Provider (FSP  
No. 8425).  
Underwritten by Guardrisk  
Insurance Company Limited  
(FSP No. 75).



We'll help you  
choose the  
cover that suits  
your needs.

# FREEDOM TO CHOOSE

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*That's what managing risk is all about. It's not about removing the obstacles. It's about choice. If you have the vision to imagine what might happen - in life or in business - you can make the provisions you need to choose the path you want to take.*

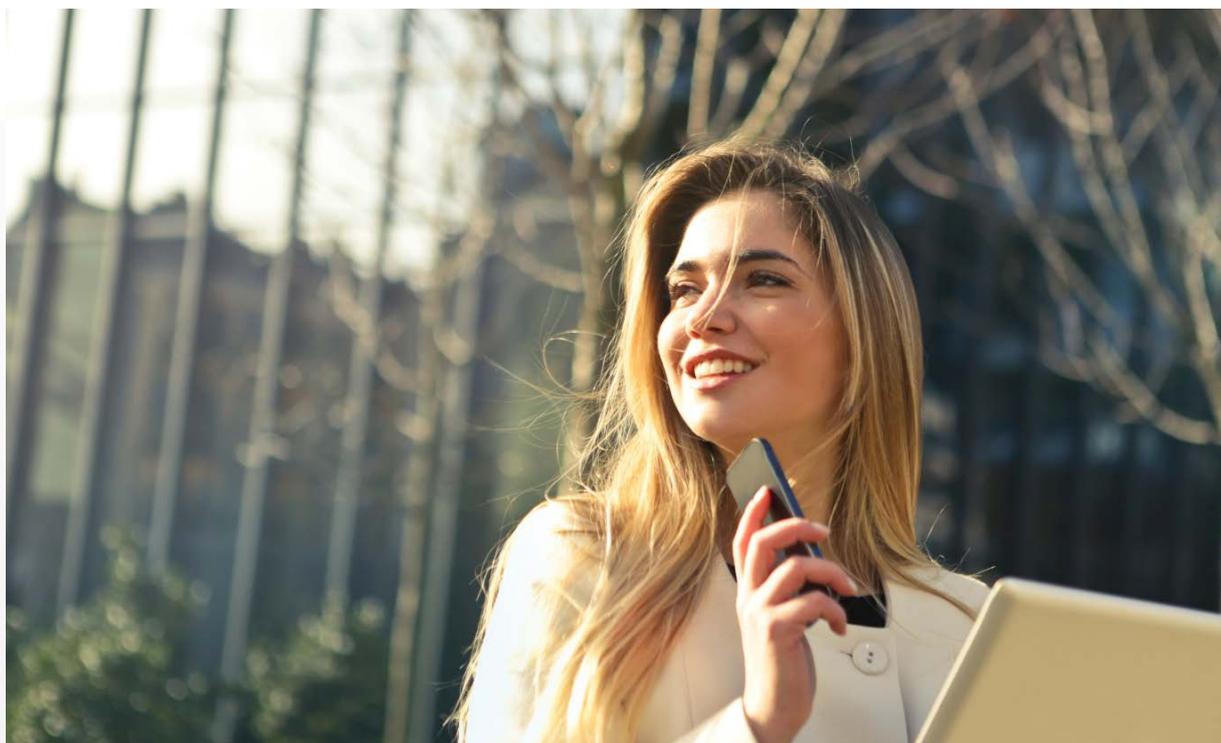
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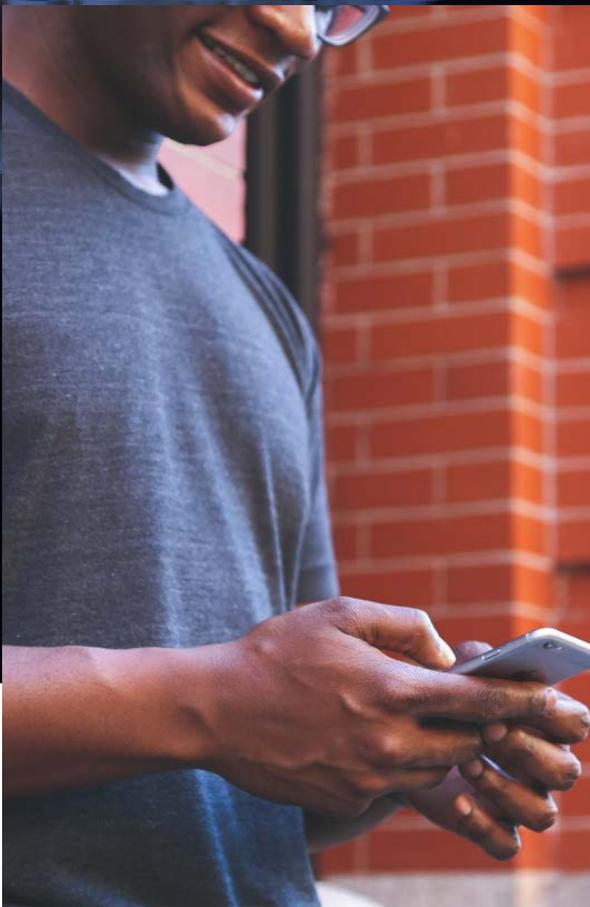
At CIB, we give you the freedom to choose the future you envisage. Our business is dedicated to providing the cover you need to get you there.

This customer-centricity is not just an aspiration, it's embedded in our brand. Unlike many volume-driven insurers where clients are often reduced to just another number, CIB continues to value the individual.

Our emphasis on responsible, quality engagement puts us in the ideal position to offer you the very best tailored solutions, responsive services, and agile claims handling.

## YOU LIVE. WE INSURE.





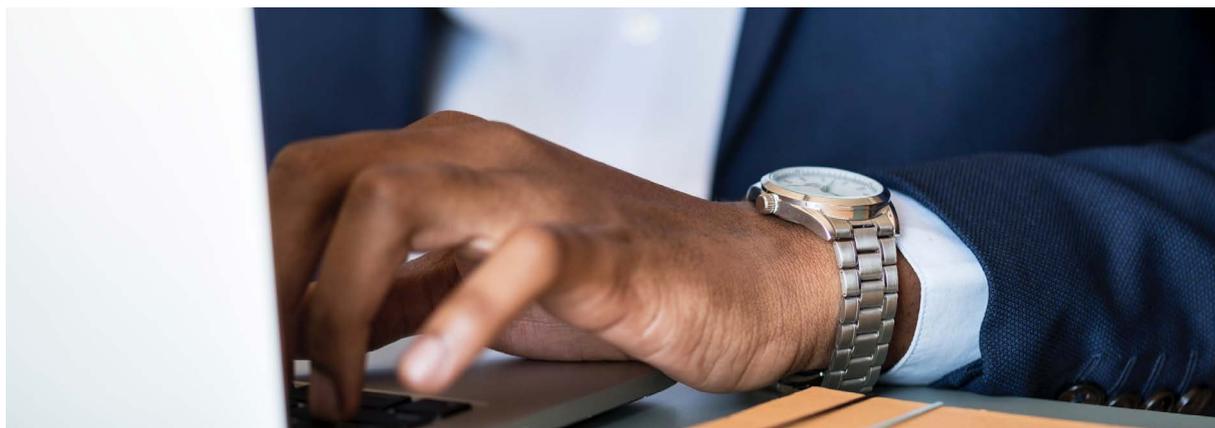
## INSURANCE DETAILS

Customise your cover to suit your specific risk profile with full peace of mind that your policies will be managed by an insurer that has been bred to be service-led.

CIB underwrites short term insurance policies in the personal lines, commercial and niche markets.

This means convenient access to comprehensive cover from a single underwriter.

*Let us protect the things  
that are most important.*



# WHAT CAN IT INCLUDE ?

## Personal Insurance

Home owners and motor vehicle insurance for individuals. If it's important to you, chances are we've got it covered.

## VERTEX - Insurance for high net worth individuals

When you measure your wealth differently, why settle for the cover you've always had? With CIB VERTEX you don't need to – get the insurance for high net worth individuals.

## Commercial Insurance

A wide range of commercial covers tailored for the SME market such as Buildings, Specialised Buildings, Agricultural, Franchises, and Fuel Stations.

## Niche Insurance

Specialised cover for Cyber, Engineering, and Marine.

We support a network of carefully selected CIB brokers, by providing them with the administrative, systems and technical support necessary to distribute our quality insurance solutions. Tapping into a wealth of localised expertise and global insights, CIB's specialist divisions assist brokers with identifying and compiling the best products to suit your needs.

# EXCELLENCE DOESN'T HAPPEN BY CHANCE, IT COMES FROM DESIGN.

## **Our clients are not the kind of people who like to leave things to chance.**

Neither are we. Since our inception, we have been building our business in a way that guarantees that everything we offer, from products to services to partnerships delivers an exceptional quality experience, end-to-end.

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## **Quality broker networks.**

We are as discerning as you are when it comes to who we do business with. If your broker is offering CIB's products, be assured that they have undergone some of the most stringent vetting and training in the business. We also nurture knowledge sharing, high levels of service, and a culture that fosters transparent, ethical relationships throughout our channels.

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## **All about the detail.**

Our obsession with the detail means we get your cover spot on - right from the underwriting stage. The information we meticulously compile – and regularly update - helps us better understand your circumstances and what's truly important to you. It also helps us manage your risk and ensure your cover does the job you need it to do.

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## **The best technical skills in the business.**

Thousands of satisfied clients put their trust in CIB every year to ensure the best cover possible. We reciprocate by ensuring 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. Our specialist divisions, such as Marine, Cyber, and Buildings all provide expertise and support to ensure brokers better understand, service, and advise on intricate needs and requirements.

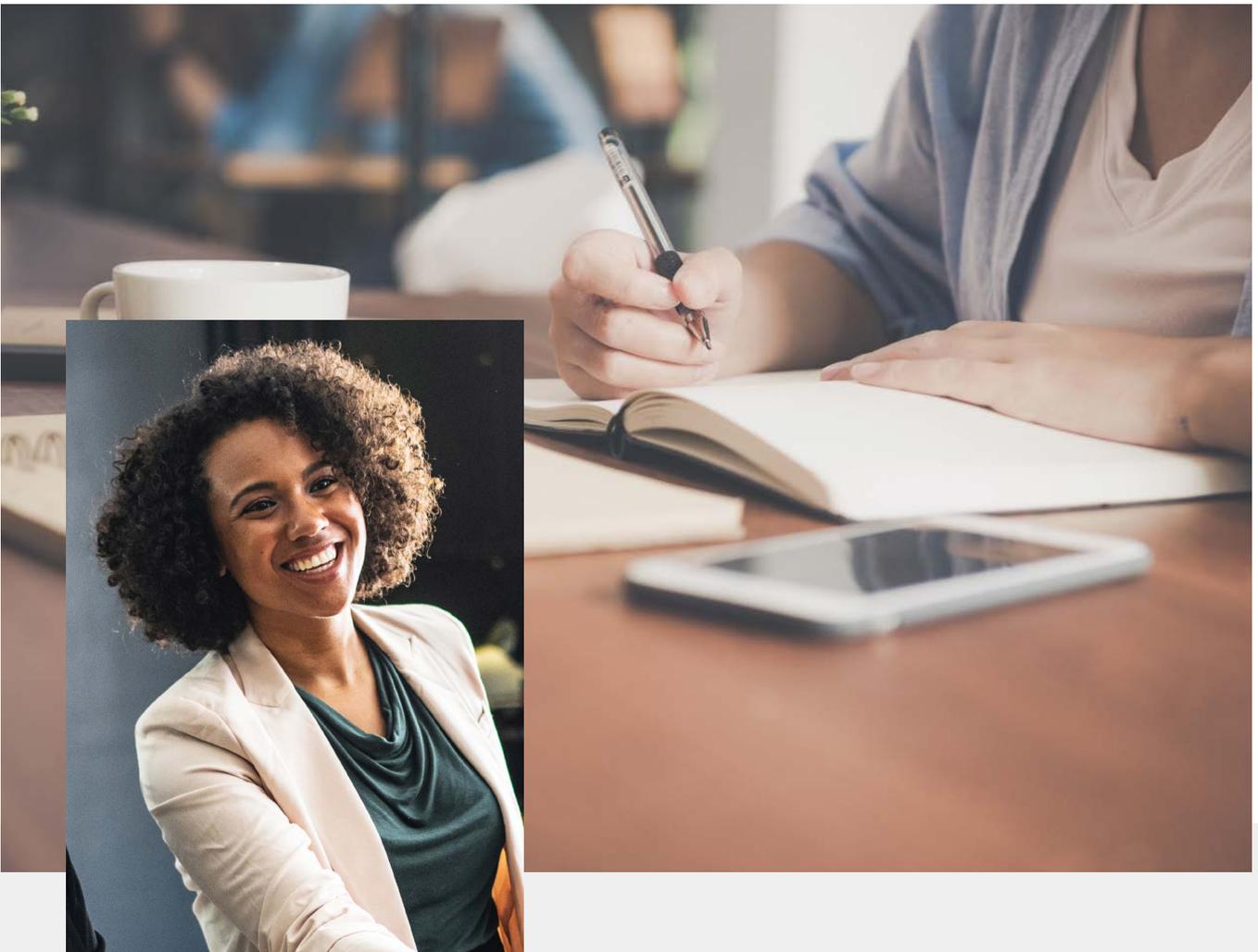
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Approved service providers that go above and beyond. Finding the right service providers that share our values and ethics is a large part of this. We hold our suppliers accountable to the same exact standards as we hold ourselves. We've even gone so far as to ensure integrated systems, processes, and reporting with certain service providers just to make sure your entire experience is top class.

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Personal touch and proactive communication. In an age where it's all about instant feedback, more and more clients are feeling disconnected from their insurers. At CIB, we see technology should be an enabler, not a replacement for old-fashioned hands-on interactions. We communicate with you every step of the way and ensure you always deal one-on-one with someone who understands your business and your claim.

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■ WE KNOW YOUR  
WORLD.  
WE KNOW YOUR  
INSURANCE.

For more information please visit [www.cib.co.za](http://www.cib.co.za)

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