



CIB COMMERCIAL

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



Your commercial
solution should
work to fit your
business, not the
other way around.

CIB COMMERCIAL

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.

Business owners dedicate significant time and energy to ensuring operations run as smoothly as possible. From optimising production, to employing the right people, to making sure customer expectations are met.

With so many working parts, it's impossible to plan for every eventuality. Certain events such as freak accidents or flash floods, are simply beyond our control. The real challenge comes with how these events impact the business in the long term - not just financially, but in terms of downtime and possibly even reputational harm.

Commercial insurance empowers organisations with the tools they need to ensure their business will continue to thrive, even in adversity.

CIB Commercial is a suite of insurance products specifically designed to offer organisations protection from the losses they might encounter while operating a business. This includes theft, property damage, business interruption and liabilities. We also offer comprehensive cover for Cyber, Marine, and Engineering risks, all of which have become important components of many commercial enterprises.

We understand how hard business owners work to make sure their business is a cut above the rest. We work just as hard to ensure our commercial cover will fit whatever needs each business has in terms of risk. CIB offers tailored solutions, meticulously drafted by experienced insurance practitioners and policies that are easy to customise to suit each risk profile.

We've also taken our unique risks into consideration which provides for more specialised needs. These cater for risks such as Fuel Station, Franchise, Agri to name but a few.





INSURANCE DETAILS

Make sure your commercial cover is the best fit for your business, delivered by a single insurer that puts your business at the centre of ours.

WHAT DOES IT INCLUDE?

CIB's Commercial Insurance provides protection for three key areas of your business:

- Protect your property, including material loss or damage to buildings and offices. Vehicles, machinery and equipment, stock and materials can all be covered for protection against loss, damages and theft.
- Protect yourself and your business from possible legal action, as well as loss of profits following a claim under your material damage sections where applicable.
- Protect employees in the event of injury while on duty, under Group Personal Accident/ Stated Benefits insurance.

With CIB, business owners are welcome to incorporate personal cover into their policies for a seamless, one-stop insurance solution.



FIRE AND ALLIED PERILS SECTION

SPECIFIC CONDITIONS:

Leakage Extension	Included under Specific Extensions - R10,000
Subsidence and Landslip Extension	Basic cover included under Specific Extensions
Malicious Damage Extension	Included under Specific Extensions
Water Apparatus (Included in terms of Buildings Insured under Item 1: Buildings)	Included under Specific Extensions
Power Surge	Included R50,000
Temporary Repairs and Measures	Included R50,000 (extended cover available at an additional premium)
Security Guards / Services	Included R2,000 per day maximum R10,000 any one event.

SPECIFIC PROVISIONS:

Designation of property	Applicable
Contents (Property of Directors / Employees) - 'Item3: Contents'	Included R10,00
Limitations - Item 3 Contents	Included R10,00
Alterations and misdescription	15%
Architects and other professional fees	15%
Capital Additions	Included
Cost of demolition and clearing and erection of hoardings	Included
Fire Extinguishing Charges	Included
Mortgagees	Included
Municipal Plans and Scrutiny Fee Clause	Included
Public Authorities Requirements	Included
Railway and other subrogation	Included
Reinstatement value conditions ("New for Old")	Included

Temporary removal	15%
Tenants	Included
Public supply connections	Included
Disposal of salvage	Included

OPTIONAL EXTENSIONS:

Additional Leakage - First loss	Available at an additional premium
Subsidence and Landslip Extended Cover	Available at an additional premium
Escalation Extension	Available at an additional premium
Inflation Extension	Available at an additional premium
Rent	Available at an additional premium
Accidental Deterioration of stock	Available at an additional premium
Additional Temporary Repairs and Measures	Available at an additional premium
Additional Power Surge	Available at an additional premium
Leakage full value	Available at an additional premium

BUILDINGS COMBINED SECTION

SPECIFIC CONDITIONS::

Architects and other professional fees	15%
Capital Additions	15%
Cost of demolition and clearing and erection of hoardings	Included
Fire Extinguishing Charges	Included
Mortgagees	Included
Municipal plans scrutiny fee	Included

Public authorities' requirements clause	Included
Railway and other subrogation	Included
Reinstatement value conditions ("New for Old")	Included
Temporary Removal	Included
Tenants	Included
Applicable to Sub-Section D - Liability	Included

SPECIFIC EXTENSIONS:

Damage to Landscaped Gardens	Included for R50,000
Trauma Counselling	Included for R10,000
Temporary repairs and measures	Included R50,000 (extended cover available at an additional premium)
Malicious Damage	Included
Power Surge	Included R50,000
Water Apparatus	Included
Basic Subsidence and Landslip	Included
Security Guards / Services	Included R2,000 per day; maximum R10,000 per event
Sub-Section C - Rental	Included or 25%

OPTIONAL EXTENSIONS:

Subsidence and Landslip Extended Cover	Available at an additional premium
Escalation	Available at an additional premium
Inflation	Available at an additional premium
Leakage	Available at an additional premium
Theft Without Force - Exterior Fixtures and Fittings	Available at an additional premium (Maximum Limit Applicable - R100 000)
Applicable to Sub-Section C - Prevention of access extension	Available at an additional premium

OFFICE CONTENTS SECTION

SPECIFIC PROVISIONS:

Alterations and misdescription	Included
Capital Additions	15%
Fire Extinguishing Charges	Included
New and Additional premises	Included
Removal of Debris	Included
Temporary Removal	Included
Tenants	Included
Replacement Value Condition	Included
Applicable to Sub-Section C - Limitations	Included

SPECIFIC EXTENSIONS:

Specific Extensions	
Locks and Keys	Included - R10,000
Temporary Repairs and Measures	Included - R50,000
Malicious Damage	Included
Power Surge	Included - R50,000
Security Guards / Services	Included R2,000 per day maximum R10,000 per event
Sub-Section B - Rent	Included for 25%
Sub-Section E - Additional Increase in Cost of Working	Included
Theft	Included for 25%

OPTIONAL EXTENSIONS:

Theft Extension - Full cover	Available at an additional premium
Sub-Section C - Documents	Available at an additional premium

Sub-Section D - Legal Liability Documents	Available at an additional premium
Additional Locks and Keys	Available at an additional premium
Additional Temporary Repairs and Measures	Available at an additional premium
Additional Power Surge	Available at an additional premium

BUSINESS INTERRUPTION SECTION

SPECIFIC PROVISIONS:

Accountants	Included
Accumulated stocks	Included
Departments	Included
Deposit premium	Applicable as selected
Output (alternative basis)	Applicable as selected
Salvage sale	Included

SPECIFIC EXTENSIONS:

Storage, transit and vehicle	Included
Contract sites	Included
Prevention of access	Included up to Gross Profit
Prevention of access - Extended cover	25% of the sum insured (Maximum R25,000)
Additional premises	Included
Public Utilities - Extended cover	25% of the sum insured (Maximum R25,000)

OPTIONAL EXTENSIONS:

Specified Suppliers / Sub contractors	Sum insured - Limited to 75% of the sum insured Cover is subject to a physical damage proviso
Unspecified Suppliers	Sum insured - Limited to 90% of the sum insured Cover is subject to a physical damage proviso
Customers	Sum insured - Limited to 75% of the sum insured Cover is subject to a physical damage proviso
Public Utilities - Insured Perils Only	Sum insured - Limited to Business Interruption Sum Insured Cover is subject to a physical damage proviso

Additional Public Utilities - Extended cover	Sum insured - Limited to Business Interruption Sum Insured or R50 Million whichever is the lesser Cover is NOT subject to a physical damage proviso
Public Telecommunications - Insured Perils	Limited to Business Interruption Sum Insured Cover is subject to a physical damage proviso
Public Telecommunications - Extended cover	Sum insured - Limited to Business Interruption Sum Insured or R50 Million whichever is the lesser Cover is NOT subject to a physical damage proviso
Theft	Must be linked to the Theft Section
Accidental Damage	Must be linked to the Accidental Damage Section

WARRANTIES:

Transit
Adjustment

ACCOUNTS RECEIVABLE:

SPECIFIC CONDITIONS:

Duplicate records	Compulsory warranty
Protections	Compulsory warranty

THEFT SECTION - SPECIFIC CONDITIONS:

Nature of Risk	Applicable
Motor Vehicles	Where elected cover is subject to certain conditions
Average (Under Insurance) Full Value Basis	Full value option of cover available - Average only applies to this basis

SPECIFIC EXTENSIONS:

Concealment and skeleton keys	Applicable
Additional premises	Applicable - 50% of the highest amount stated

Security Guards	Included R2,000 per day maximum R10,000 any one event
Damage	Included - R10,000 Additional cover can be applied for
Locks and keys	Included - R10,000

MONEY SECTION:

SPECIFIC LIMITATIONS - MINOR MONEY LIMITS

Money not contained in a locked safe / strong room while:

on the insured premises outside the hours during which Your commercial operations are conducted	R5,000
at Your residence, or that of Your partners or of Your directors or employees	R5,000
on the insured premises in the custody of one or more petrol attendant(s)	R5,000
in the custody of Your partners, directors or employees while away from the insured premises on a business trip anywhere in the world.	R5,000

SPECIFIC CONDITIONS - MAJOR MONEY LIMITS:

Money limit (Up To)	Safe / Strong Room Grading
R5,000	No SABS grading required
R10,000	SABS Category 1 grading
R20,000	SABS Category 2 grading
R40,000	SABS Category 2HD grading
R100,000	SABS Category 2ADM grading
R125,000	SABS Category 2ADM grading D3
R175,000	SABS Category 3 grading
R350,000	SABS Category 4 grading
R500,000	SABS Category 5 grading

SPECIFIC PROVISIONS:

Additional Excesses: Following Fraud and Dishonesty discovered within 14 days	the amount payable will be reduced by 10% of claim, minimum R2 500
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SPECIFIC EXTENSIONS:

Receptacles and clothing	R5,000
Locks and keys	R10,000
Skeleton Keys	Applicable
Seasonal Increase	Automatic increase of 15% in the month of December
Personal Accident	Included R10,000 - No additional premium

WARRANTY:

Transit	R20,000
Crossed cheques	R250,000

OPTIONAL EXTENSIONS:

Additional Receptacles	Available at an additional premium
Additional Locks and Keys	Available at an additional premium
Seasonal Increase	Available at an additional premium
Collectors	Available at an additional premium

GLASS SECTION

SPECIFIC CONDITIONS:

Average	Applicable to full basis of cover only
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SPECIFIC EXTENSIONS:

Special replacement	Applicable
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FIDELITY SECTION

SPECIFIC CONDITIONS:

Accountants	Applicable
Reduction / Reinstatement of Insured Amount	Available at an additional premium

SPECIFIC EXCLUSION:

Extended cover: Past employees	50 days after employment ceased
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SPECIFIC PROVISIONS:

- Checks and controls
- Amounts Exceeded
- Other Insurances
- Participation / shareholding
- Reporting to Authorities
- Sum Insured Increases

OPTIONAL EXTENSIONS:

- Retroactive cover – No previous insurance in force
- Superseded cover
- Computer losses
- Voluntary first amount payable
- Costs of recovery
- Extension for losses discovered more than 24 months after being committed but not more than 36 months thereafter
- Extension granted on receipt of a satisfactory systems audit in respect of losses discovered more than 24 months after being committed

GLASS SECTION

SPECIFIC EXTENSIONS:

Fire Extinguishing Charge	Included for R10,000 - Additional cover available at an additional premium
Debris removal	Included for R25,000 - Additional cover available at an additional premium

OPTIONAL EXTENSIONS:

Riot and strike	Available at an additional premium
Additional Fire and Extinguishing charges	Available at an additional premium
Additional Debris Removal	Available at an additional premium

BUSINESS ALL RISKS SECTION:

SPECIFIC CONDITIONS:

Average	Applicable
Replacement Value	Applicable

OPTIONAL EXTENSIONS:

Increase in cost of working	Available at an additional premium
Riot and strike extension	Available at an additional premium

ACCIDENTAL DAMAGE SECTION:

SPECIFIC CONDITIONS:

Average - Full Value Basis	Applicable
Excluded Property	Applicable
Replacement / Reinstatement	Applicable
First Loss Average	Deleted

SPECIFIC PROVISIONS:

Restricted cover	Available
Additional Costs	Applicable

Mortgagees	Applicable
Railway and other subrogation	Applicable
Tenants	Applicable

OPTIONAL EXTENSIONS:

Defined Event (II)	Available at an additional premium
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PUBLIC LIABILITY SECTION:

SPECIFIC EXTENSIONS:

Additional Insured	Included
Cross Liabilities	Included
Tool of trade	Included
Employees' and visitors' property	Included
Transnet and other government departments	Included
Unattached trailers	Included
Emergency medical expenses	Included
Car parks / Parking lots	Included
Tenant's liability	Included
Gratuitous advice	Included
Acquisitions and new businesses	Included
EU Liability	Included
Spread of fire	Included (Plantations limited to R5,000,000)
Statutory legal defence costs (Claims Made Basis: In the Annual Aggregate)	Included for R100,000 subject to provisions
Wrongful arrest and defamation (Claims Made Basis: In the Annual Aggregate)	Included for R100,000 subject to provisions

OPTIONAL EXTENSIONS:

Extended Reporting	Available at an additional premium
Products Liability / Defective Workmanship	Available at an additional premium
Contractors Work Away	Available at an additional premium
Incorrect Dispensing of Fuel	Available at an additional premium
Landscapers' Work Away	Available at an additional premium
Cosmetologist Liability	Available at an additional premium
Health & Fitness Centres / Gymnasiums	Available at an additional premium
Wrongful delivery of products	Available at an additional premium
Additional Statutory Legal defence costs	Available at an additional premium
Additional Wrongful Arrest and Defamation	Available at an additional premium

OPTIONAL SECTION:

Cyber Insurance (must be elected) Covers:

- Cyber Liability
- Crisis Management and Notification Expenses
- Data Recovery
- Business Interruption
- Cyber Extortion
- Digital Media Liability

DIRECTORS AND OFFICERS LIABILITY SECTION:

SPECIFIC CONDITIONS:

- Known material facts / instances not disclosed to Us
- We may settle a claim or series of claims under this policy. We will relinquish control and conduct of such claim (s) and be under no further liability
- Policy will not be drawn into contribution
- In the event of a takeover / merger indemnity is only payable to you prior to such takeover / merger and we reserve the right to discontinue cover or renegotiate terms
- Minimum qualifying criteria must be appeased in order to retain continuous cover.
- Annual turnover must be less than R50,000,000 and total assets must not exceed R100,000,000.
- Business must operate at a profit and assets must exceed liabilities.
- A positive equity must be upheld.

Underwritten by Guardrisk Insurance.

SPECIFIC EXTENSIONS:

Estates, Heirs, Spouse, Legal	Included
Dependents	Included
New Subsidiaries	Included
Investigation and inquiry costs	Included

SCHOOLS LIABILITY:

SPECIFIC EXTENSIONS:

Additional insured	Applicable
Cross liabilities	Included
Tool of trade	Included
Employees' and visitors' property	Included
Transnet and other government departments	Included
Unattached trailers	Included
Emergency medical expenses	Included
Car parks / Parking Lots	Included
Tenant's liability	Included
Gratuitous advice	Included
Acquisitions and new businesses	Included
EU Liability	Applicable
Spread of fire	Included - Plantations limited to R5,000,000
Statutory legal defence costs (Claims Made Basis: In the Annual Aggregate)	Included - R100,000

Extended reporting	Included
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OPTIONAL EXTENSIONS:

Schools Products Liability	Available at an additional premium
Professional Indemnity and Medical Malpractice (Claims made basis: Each and every claim)	Professional Indemnity up to Public Liability limit of indemnity or R5,000,000 whichever is the lesser Medical malpractice - Limited to R1,000,000

GROUP PERSONAL ACCIDENT AND STATED BENEFITS SECTION (S) - OPTIONAL EXTENSIONS:

- Burns disfigurement
- Business Limitation
- Emergency benefit
- Additional Claims Preparation Cost

MOTOR SECTION:

SPECIFIC EXTENSIONS APPLICABLE TO SUB SECTION A

Windscreens	Included where cover type is comprehensive
Locks, Keys and Remote Controls	R15,000
Wreckage removal	R10,000 provided for
Fire Extinguisher Charges	Included for R15,000
Instruction to Repair	R5,000 provided for
Drive Home Facility	Insured High Performance Vehicles and/or Super Cars less than 3 500 kg's (as defined and stated in Your policy schedule) and is limited to 2 free incidents per year, per Policy anything wide of this must be paid for by You.
Repatriation	R5,000 Private cars, LDV's, motor cycles, caravans and trailers R10,000 Commercial vehicles and trailers, HCV's, special types and Busses

SPECIFIC EXTENSIONS APPLICABLE TO SUB SECTION B:

Contingent Liability	Included for R2,500,000 can be increased at an additional premium
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Third party Passenger liability (excluding soft tops)	Included for R5,000,000 can be increased at an additional premium
Unauthorised passenger liability	Included for R5,000,000 can be increased at an additional premium
Parking facilities and movement of third party vehicles	Included for R2,500,000 can be increased at an additional premium
Parking facilities and movement of third party vehicles	Included for R2,500,000 can be increased at an additional premium
Fire / Explosion	Included for R1,000,000

SUB SECTION C - EMERGENCY BENEFIT:

Previously stated as Medical Expenses	Limits remain unaltered
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OPTIONAL EXTENSIONS:

Schools Contingent Liability	Applicable to Sub Section B
Riot and strike	If stated in the schedule to be included at an additional premium
Credit shortfall	If stated in the schedule to be included at an additional premium
Car Hire	If stated in the schedule to be included at an additional premium
Motor Assistance Service	If stated in the schedule to be included at an additional premium
Additional locks, keys and remote controls	If stated in the schedule to be included at an additional premium

ELECTRONIC EQUIPMENT SECTION:

SUB SECTION A - SPECIFIC EXTENSIONS:

Fire brigade costs	Included
Software	Included for R5,000
Architects	Included for %15
Clearance Costs	Included for %15
Express delivery and overtime	Included for %15
Specific Extensions Applicable to All Sub	Included for %15

SUB SECTION B:

Specific Extensions Applicable to Sub section B	
Increased cost of working	Included R10,000
Reinstatement of data	Included R10,000

OPTIONAL EXTENSIONS

Telkom Access lines	Available at an additional premium
Incompatibility Cover	Available at an additional premium

SPECIFIC EXTENSIONS APPLICABLE TO ALL SUB SECTIONS

Prevention of Access	Available at an additional premium
Capital Additions and Currency Fluctuations	Available at an additional premium
Incompatibility Cover	Available at an additional premium

MOTOR TRADERS EXTERNAL SECTION:

SPECIFIC EXTENSIONS:

Locks and Keys	R10,000 provided for
Fire Extinguishing Charges	R10,000 provided for
Repatriation	Included - limitations apply
Demonstration use	Included

OPTIONAL EXTENSIONS:

Use for social, domestic and pleasure purposes	Available at an additional premium
Loss of use of customers' vehicles	Available at an additional premium
Driving of motor cycles	Available at an additional premium
Vehicles lent or hired to Customers	Available at an additional premium

MODIFICATIONS (SUB) - RESTRICTIONS / LIMITATIONS

- Cover for Motor cycles only limitation
- Cover for Motor cycles only limitation
- Cover for Special types only limitation
- Exclusion of demonstration use
- Exclusion of passenger liability
- Restricted cover
- Third party only cover

MOTOR TRADERS INTERNAL SECTION:

OPTIONAL EXTENSIONS:

- Car Hoists
- Hail Damage

DOMESTIC HOMEOWNERS SECTION:

SPECIFIC EXTENSIONS:

Subsidence and Landslip (basic cover)	Included
Loss of Rent	Included for 25% of the sum insured
Mirrors and certain glass	Provided for
Extinguishing charges	Provided for under "FIRE BRIGADE CHARGES" - The actual charges levied by any authorised fire brigade in connection with an insured event
Professional fees and Demolition costs	Included for 15% of the sum insured
Public Supply or Mains Connections	Included

DOMESTIC HOMEOWNERS SECTION:

SPECIFIC EXTENSIONS:

Cover before Property Transfer	We will indemnify You for loss or damage to private residential structures, if not insured by the seller or on the seller's behalf, for the period between the signing of the Deed of Sale and the transfer of the property into Your name by the Deeds Office. This only covers property which replaces existing property insured in terms of this policy.
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Emergency Accommodation	R5,000
Loss of Water by Leakage	R5,000 limitations apply
Tracing of Leaks	R5,000
Removal of fallen trees, damage to gardens and landscaping	R5,000 including Removal of fallen trees and landscaping
Burst Geysers	Included in terms of the buildings insured
Wild Animal Damage	R30,000

OPTIONAL EXTENSIONS:

- Subsidence and Landslip Extension (if stated)
- Power Surge
- Accidental damage

HOUSEHOLD CONTENTS SECTION:

SPECIFIC EXTENSIONS:

Extinguishing Charges	Accidental Death
Additional Contents Cover Outside the Dwelling	25% of the sum insured
Loss Of Rent	25% of the sum insured within a 12 month period
Emergency Accommodation	R5,000
Loss Of Water By Leakage	R5,000
Accidental Damage	R30,000
Power Surge	R50,000
Accidental Death	R10,000
Veterinary Expenses	R2,000
Loss Of Keys	Replacement costs
Emergency Benefit	R5,000

Property of Guests	R5,000
Personal Effects Of Domestic Employees	R10,000
Contents Of Refrigerators And Freezers	R5,000
Trauma Treatment	R5,000
Guards	R500 per day maximum R5,000
Office Contents	R30,000
Identity Theft	R10,000
Credit, Debit Cards And Sim Cards	R5,000
Money	R5,000
Hole-In-One	R2,500
Full House	R2,500
Goods In The Open	2% of the sum insured / R5,000 whichever is the greater
Goods And Or Tools Stolen From The Outbuildings	R30,000
Property In Transit	Sum insured -subject to packing and transport by professional
Wild Animal Damage	R30,000
Theft Without Forcible Or Violent Entry	R30,000

OPTIONAL EXTENSIONS:

Subsidence and Landslip Extensio	Available at an additional premium
Power Surge	Available at an additional premium
Accidental damage	Available at an additional premium



THE BENEFITS OF INSURING WITH CIB

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

CIB's Commercial 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.

POLICY WORDING THAT MAKES GOOD BUSINESS SENSE

Our Commercial policy wording has been enhanced to be more client - friendly. By adopting clear, concise policy language, we've removed any ambiguity around what is – or isn't – included in each policy. Fewer misunderstandings means fewer unnecessary disputes.

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 Commercial Division provides expertise and support on Commercial 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.

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T's AND C's APPLY

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