



CIB FUEL STATION

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



While you're keeping
the nation moving,
CIB is making sure
your cover keeps up.

CIB FUEL STATION

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.

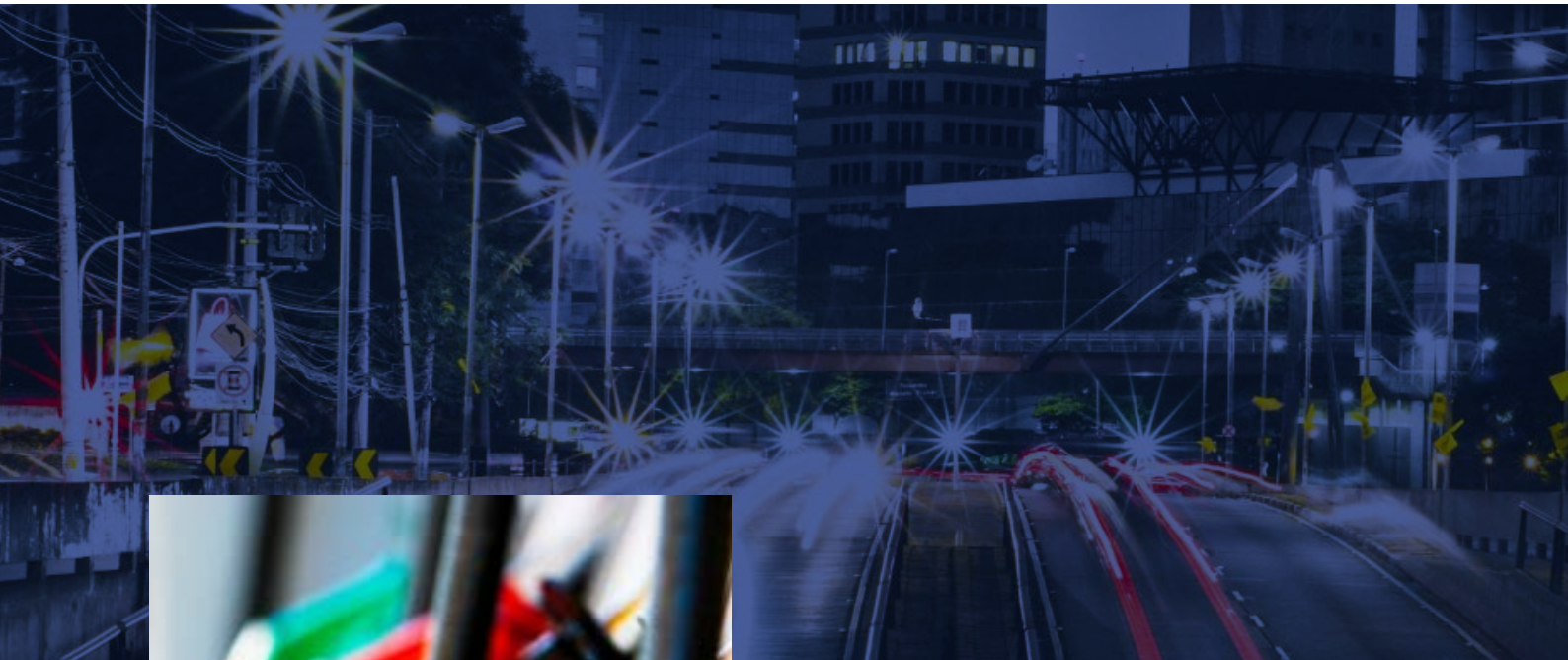
Today's fuel stations have evolved well beyond the refilling of petrol tanks. Forecourts have brought a whole new meaning to the concept of 'on the go' with much of their value derived from the speed and convenience they offer clientel . They tender a number of additional value-added services to their clientele' including convenience foods, banking services, prepaid cellular and rest stops. Others augment their vehicle-centric offering with motor services, valet services, and even glass fitment.

This presents an inherently high risk environment for any business. Storing and dispensing highly flammable liquids is volatile enough. Additional exposure to the public, potential accidents, liability and crime creates a number of unique scenarios that require specialised cover.

For this reason, CIB has developed a purpose-built cover to address the needs of the South African fuel station and forecourt. Our commercially-based CIB Fuel Station is drafted by experienced insurance practitioners who are familiar with the risks most commonly associated with these operations as well as the impact these could have on the business.

As with all our commercial covers, CIB assesses and mitigates risk at underwriting stage as opposed to claim stage. It also allows fuel station owners to incorporate niche and personal covers into a single convenient policy.





INSURANCE DETAILS

The average forecourt, fuels everything from petrol tanks to coffee cups and frequently offers a number of additional extras, including convenience, foods, banking on the go and valet services.

These alternative revenue streams are a lucrative means of attracting additional patrons.

They also introduce a multitude of potential risks and liabilities for the Fuel Station Owner.

WHAT CAN IT INCLUDE?

- Specialised cover for underground fuel pumps as well as for all buildings and pumps on the ground.
- Fuel-specific cover, addressing risks associated with fuel leakage, fuel contamination, pollution, and the incorrect dispensing of fuel into customer's vehicles.
- Loss of income after insured event
- Fatal injury to employees
- Malicious damage to property
- Damage to landscaped gardens
- Forecourt negligence
- Accidental chilled or refrigerated stock,
- Fraudulent use of credit cards
- Damage to buildings following theft
- Absconding by customers





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 ensures 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 Commercial Division provides expertise and support on Fuel Station 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

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T's AND C's APPLY

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