

# CIB ENGINEERING


## CONTACT

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## ADDRESS

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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) BBBEE level 1.



Building success  
requires a rock-solid  
foundation.

That's exactly what  
CIB Engineering  
provides.



Choose an Engineering insurance solution to suit your specific risk profile, managed by an insurer with the expertise required for quality underwriting, who is dedicated to being service led.

# OUR PRODUCT OFFERING

## CONTRACTORS ALL RISKS (CAR) / ERECTION ALL RISKS (EAR)

Our CAR product offering will indemnify the insured against hazards which may threaten works under construction, such as, but not limited to, commercial developments (shopping centers and office blocks), civil infrastructure (including sewer and water reticulation, dams, roads) and residential development (domestic housing and estates).

Our EAR product offering will indemnify the insured against transit and erection risks including commissioning of machinery and equipment.

Cover provided:

CAR and EAR policies provide cover for the following:

- Storm, flood, rain.
- Fire.
- Windstorm.
- Explosion.
- Theft.
- Accidental damage.

## PUBLIC LIABILITY INSURANCE

Loss of or damage to property and life of a third party pose significant risks to contractors during the course of construction projects. We offer suitable Public Liability cover in combination with our CAR / EAR and PAR policies to provide the best protection possible.

## PLANT ALL RISKS (PAR)

Plant and Equipment contribute a considerable amount of a contractors investment to ensure a project's success.

Our Plant All Risks policy is designed to protect this investment against multiple perils which may threaten its ongoing use.

Cover may also be extended to include Replacement Hire Charges, Hired-in Plant, Continuing Hire Charges and Public Liability when being used as a tool of trade.



## ELECTRONIC EQUIPMENT (EEI)

Reliance on Electronic Equipment is a crucial component to the successful running of the day to day operations within any business.

Our "All Risks" EEI insurance provides peace of mind by ensuring minimal interruption to these operations.

We offer physical loss or damage cover to a wide range of Electronic Equipment, such as, but not limited to, medical equipment, computer servers, telecommunication equipment, sound and studio equipment and measuring equipment.



## MACHINERY BREAKDOWN (MB)

Machinery Breakdown Insurance caters for sudden and unforeseen electrical or mechanical breakdown, once the machine has been commissioned and ready for commercial operation.

## BUSINESS INTERRUPTION (BI)

For many companies, a Machinery Breakdown loss could result in their largest exposure, including Loss of Revenue due to suspended production.

Our BI / Loss of Profits insurance provides cover for the Loss of Revenue, Loss of Gross Profit and/or Increased Cost in Working arising from an indemnifiable loss or damage to insured machinery.

## DETERIORATION OF STOCK (DOS)

Following an indemnifiable loss under the Machinery Breakdown policy, which results in produce or stock being destroyed, we also offer DOS cover to mitigate financial losses.

Underwritten by Guardrisk Insurance.



# THE BENEFITS OF INSURING WITH CIB

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

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CIB's Engineering 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

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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

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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

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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

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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

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Our Engineering Division provides expertise and support on Engineering 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

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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 UNDERSTAND  
YOUR WORLD.  
WE UNDERSTAND  
YOUR INSURANCE.

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

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#### T's AND C's APPLY

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