



CIB MOTOR FLEET

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.

Managing your commercial motor fleet is complicated enough, partner with an insurance solution tailored to suit your specific risk profile.

CIB MOTOR FLEET

Comprehensive tailored cover for larger commercial motor fleets of over 50 vehicles: sedans, light delivery vehicles, trailers, forklifts and other speciality vehicles.

Using a streamlined administrative system based on monthly or quarterly declarations allows for ease of use and trackable data. A tailored solution to fit your business needs and risk profile with competitive rates and with the option of a burning cost deposit premium basis.

OUR PRODUCT OFFERING

MOTOR COMPREHENSIVE COVER

Comprehensive cover of the fleet including their after-market/non-standard accessories and spare parts. In addition, if such vehicle is disabled by reasons of any loss or damage insured hereby, then the following will be covered:

- Protection and removal
- Accident Towing and storage
- Cost of delivery

MOTOR THIRD PARTY, FIRE AND THEFT COVER

Our liability is restricted solely to loss or damage resulting from fire, self-ignition, lightning or explosion or by theft or any attempt thereat.

MOTOR THIRD PARTY ONLY COVER

Any accident caused by or through or in connection with any vehicle described in the Policy Schedule; or in connection with the loading and / or unloading of such vehicle in respect of which **You** an /or any passenger becomes legally liable to pay all sums inclusive of claimant's costs and expenses in respect of death of or bodily injury to any person as per the terms and conditions of the policy.

OPTIONAL COVER

- Roadside Assist

This service entails 24 hour/7 days a week dispatching of an appropriate service provider and benefits are only applicable to the specified vehicles insured on the policy.

Benefits include:

- Flat tyre assistance
- Flat battery assistance
- Out of Fuel situations
- Keys locked inside the vehicle
- Mechanical or electrical breakdown
- Message relay or conference call
- Car Rental

Car hire will be available following a valid claim and if stated to be included in the Policy Schedule.





THE BENEFITS OF INSURING WITH CIB

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

CIB 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 understanding 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

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 UNDERSTAND
YOUR WORLD.
WE UNDERSTAND
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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