



0792187280
(011) 622 2061
info@jginsure.co.za

BUSINESS INSURANCE



WHAT WE COVER

- Plant & Machinery, Stock, Buildings and the loss of rent after a loss.
- Office Contents and theft thereof.
- Loss of Profits/Business Interruption following a loss.
- Advanced Loss of Profits due to Machinery Breakdown, and Deterioration of Stock.
- Goods in Transit for hijacking, theft, fire and accidental damage.
- Power Surge to equipment as well as Lightning.
- Theft by staff, including Directors or Principal Partners.
- Public Liability, Products Liability, Defective Workmanship.
- Professional Indemnity and Directors & Officers Liability.
- Assets, tools and equipment used offsite from your business premises.
- Heavy Commercial Vehicles, Light Delivery Vehicles as well as Private Vehicles.
- Motor Vehicle Dealerships, new and used.
- Electronic Equipment at your business premises or whilst in the field, including cross border.

LIMITS OF INDEMNITY

The Insurer will indemnify the Insured on a replacement value basis including Vat. Insurers will either, Pay, Replace or Repair unless otherwise specifically agreed to. Agreed value basis can be negotiated within reason.

Broker Details:

Jurgens Insurance Brokers (PTY) LTD. An Authorised Financial Services Provider.
FSP No. 7980. | 15 Bradford Road | Bedfordview | 2007

Insurers terms and conditions always apply. Brochure is for Information purposes only.
Errors and Omissions excepted (E&OE)

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NOT COVERED

- Non-compliance to SANS 10400 Fire requirements and protections.
- Premises that are vacant or unoccupied for longer than 30 days unless agreed to by Insurers.
- Theft without Violent or Forcible entry/exit to the Insured premises.
- Theft or Malicious Damage caused by tenants if they occupy your building.
- Theft under false pretences or scams.
- Wear and tear due to gradual deterioration caused by day to day activities or the environment.
- Illegal structures that do not comply with council approval may result in repudiation.
- Drivers operating vehicles without a valid PrDP licence for gross vehicle masses of 3500kg or more.
- Non Disclosure forming part of your contractual agreement with Insurers.



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